

DOCUMENT RESUME

ED 383 885

CE 069 252

AUTHOR Wiegardt, Liz; Weinstock, Phyllis
TITLE From the Farm to the Job Market: A Guide to
Employment and Training Services for Farmers and
Ranchers. Research and Evaluation Report Series
94-D.
INSTITUTION Berkeley Planning Associates, Oakland, CA.; Social
Policy Research Associates, Menlo Park, CA.
SPONS AGENCY Employment and Training Administration (DOL),
Washington, D.C.
PUB DATE 94
CONTRACT DOL-99-1-3229-71-036-01
NOTE 119p.; For a related document, see CE 069 251.
PUB TYPE Reports - Evaluative/Feasibility (142)
EDRS PRICE MF01/PC05 Plus Postage.
DESCRIPTORS Adult Education; Demonstration Programs; *Dislocated
Workers; *Employment Programs; *Farmers; Federal
Programs; Job Training; Program Development; Program
Effectiveness; *Program Implementation; Recruitment;
*Retraining
IDENTIFIERS *Economic Dislocation Worker Adjust Assist Act 1988;
Job Training Partnership Act 1982; *Ranchers

ABSTRACT

In the face of steadily declining numbers of small-operation farmers and ranchers, the Economic Dislocation and Worker Adjustment Assistance Act's Farmers and Ranchers Demonstration Project funded projects in four states to develop strategies for serving farmers. The experiences of these four projects in Iowa, Minnesota, North Dakota, and South Dakota and four additional project formed the foundation for this guide. The guide consists of five sections and four appendixes. Section 1 explores what makes farmers different from other employment and training clients and the reasons for farm and ranch dislocation. Section 2 outlines startup activities for programs seeking to improve services to farmers. Section 3 describes how programs can be designed to meet the needs of farmer clients, emphasizing services that differ the most from services for other dislocated workers, such as outreach, case management, and supportive services. Section 4 discusses ways that states can assist local areas in developing programs that respond effectively to farm dislocation, and the last section provides a resource list containing contact information for the 8 projects described in the guide and a bibliography listing 12 other documents, case studies, autobiographies, fiction, and essays about farming. Appendixes consist of the following: a farmer retraining survey, client stories, a checklist of farm skills, and forms for documenting eligibility.

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From the Farm to the Job Market: A Guide to Employment and Training Services for Farmers and Ranchers

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From the Farm to the Job Market: A Guide to Employment and Training Services for Farmers and Ranchers



Research and Evaluation Report Series 94-D

U.S. Department of Labor

Robert B. Reich, Secretary

Employment and Training Administration

Doug Ross, Assistant Secretary

Office of Policy and Research

Raymond J. Uhalde, Deputy Assistant Secretary

1994

Research and Evaluation Report Series

The Research and Evaluation Report Series presents information about and results of projects funded by the Office of Policy and Research (OPR) of the U.S. Department of Labor's Employment and Training Administration. These projects deal with a wide range of training, employment, workplace literacy, labor market, and related issues.

This report in the series was prepared under Department of Labor Contract No. 99-1-3229-71-036-01 by: Berkeley Planning Associates (BPA), Oakland, California, and Social Policy Research Associates (SPR), Menlo Park, California. Principal authors were Liz Wiegardt and Phyllis Weinstock of BPA; assisting in preparation were Mary G. Visher and Stephen Walsh, BPA, and Ronald D'Amico, SPR. Patricia Spikes-Calvin performed the desktop publishing of this report, and Andrea Dupree contributed the short stories contained in Attachment B. Daniel Ryan and Richard Muller of the Department of Labor provided many helpful suggestions on drafts of the report. This report supplements the Final Report on the Evaluation of the EDWAA Farmers and Ranchers Demonstration.

Contractors conducting research and evaluation projects under Federal sponsorship are encouraged to express their own judgement freely. Therefore, this report does not necessarily represent the official opinion or policy of the Department of Labor.

Acknowledgements

The authors wish to thank the many individuals who provided the material that makes up this guide. First, we are grateful to the administrators, staff, and participants of the four projects funded by the EDWAA Farmers and Ranchers Demonstration: Farm/Works in Iowa, the Farm Project in Minnesota, the Farmer/Rancher Project in North Dakota, and the Agricultural Community in Transition program in South Dakota. We also deeply appreciate the cooperation of staff in four supplemental programs, each of which volunteered to be visited as part of the preparation of this guide. These programs are the FACTS program in Kansas, the Gamm Vocational Training Program in Missouri, the Agriculture in Transition program in Nebraska, and the Farm Project in Wisconsin. The friendly cooperation of these dedicated individuals in responding to our innumerable questions and requests for materials made this guide possible.

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Introduction

Why A Guide to Serving Farmers?

Farms and ranches in the United States face continuing economic pressures, and each year thousands of farm operators, adult family members, and employees are forced to look for employment elsewhere. Although many farmers need assistance in making the transition to new careers, as a group these workers have not been widely served by employment and training programs. A few states and local areas have targeted farmers for employment and training assistance since the farm crisis of the 1980s, learning a great deal about how to meet the special needs of farmers in the process. Until now, however, this knowledge has not been available to others, and programs wanting to improve their services to farmers have had few resources to help them. This guide, which documents the lessons learned by eight projects targeting farmers, is intended as a tool to help administrators and staff of employment and training programs in agricultural communities improve their services to farmers.

Funded by the U.S. Department of Labor, this guide was produced as part of the evaluation of the EDWAA (Economic Dislocation and Worker Adjustment Assistance) Farmers and Ranchers Demonstration. The purpose of this demonstration, which funded four projects for approximately three years, was to develop innovative and effective strategies for serving farmers. The Department of Labor also funded an evaluation of the demonstration, which included intensive study of the demonstration projects and four non-demonstration programs that also have developed innovative services for farmers. The evaluation culminated in several reports, including *Trends in Farm and Ranch Dislocation*, and interim and final reports on the evaluation's findings, as well as this guide.

Throughout this guide we use the term farmers as a shorthand for both farmers and ranchers, as well as the spouses, dependents, and employees of farmers and ranchers.

The experiences of four demonstration projects in Iowa, Minnesota, North Dakota, and South Dakota and four additional projects in Kansas, Missouri, Nebraska, and Wisconsin are the foundation for this guide. Detailed case studies of these projects are included in *Serving Dislocated Workers* (see the Resource List at the end of this guide).

Because the demonstration projects and the four supplemental sites all operated in the Midwest, this guide applies most directly to services for farmers and ranchers in that region. Farm and ranch dislocation, however, occurs throughout the nation; it is not limited to the Midwest. Farmers in places like California and Texas may operate in a different context and produce different commodities than midwestern farms, but they still have much in common. The lessons in this guide originate in the Midwest, but they can be applied or easily modified by employment and training programs in agricultural communities across the United States.

What's In This Guide?

This guide is targeted to the specific issues associated with serving farmers and ranchers. Other documents (listed in the Resource List at the end of this report) provide detailed information about how programs across the country design services for dislocated workers in general, with much that is relevant for programs serving farmers (such as how to help clients choose good classroom training programs and the advantages and disadvantages of various vocational assessment instruments). This guide to serving farmers and ranchers is intended to supplement that information, with an emphasis on how to design services so that they are effective for farmers.

The remainder of this guide is structured as follows:

- ⇒ Section 1 begins by asking what makes farmers different from other employment and training clients. It also explores the reasons for farm and ranch dislocation, and which farmers are most likely to need services.
- ⇒ Section 2 outlines start-up activities for programs seeking to improve services to farmers. These activities can help ensure that programs are responsive to the needs of local farmers, and include assessing the extent of farm dislocation, identifying funding sources, developing networks with other organizations, and recruiting and training qualified staff.

- ⇒ Section 3 describes, service by service, how programs can be designed to meet the needs of farmer clients. It gives special emphasis to those services that differ the most from services for other dislocated workers, such as outreach, case management, and supportive services.
- ⇒ A "Note to State JTPA Administrators" discusses ways that states can assist local areas in developing programs that respond effectively to farm dislocation.
- ⇒ Finally, a Resource List contains contact information for the eight projects described in this guide and a bibliography of other relevant reports.

1

Why Farmers Need Tailored Services

Many different kinds of workers can benefit from employment and training services, and some of them are farmers and ranchers. However, farmers and ranchers are different from other potential clients in a number of significant ways. These differences have important implications for the delivery of services to farmers and ranchers, and need to be taken into consideration by any program targeting this group. Equally important is an understanding of the circumstances in which today's farmers and ranchers operate: the economic context for agricultural producers is challenging and the risk of dislocation is substantial. These subjects and others are discussed in more detail in the section that follows.

What Makes Farmers Different From Other Clients?

Like other dislocated workers, farmers and ranchers frequently have long work histories, a strong "work ethic," and many transferable skills. Farmers also share many of the problems experienced by workers dislocated from other industries, such as the need to find a new source of livelihood, a blow to their self-esteem, added stress for their marriage and family, the loss of stability, and sudden threats to their homes and possessions earned through a lifetime of work. Farmers and ranchers are different, however, from other dislocated workers in many ways, which all have significant implications for providers wanting to meet their employment and training needs.

Losing a Farm or Ranch is Different From Losing Other Kinds of Jobs

- ⇨ **There is no clear "lay-off" date.** Often the process of losing a farm or ranch takes years.
- ⇨ **Job loss happens individually,** so farmers and ranchers are not made aware of available services through rapid response activities.
- ⇨ **Farmers and ranchers do not have the "safety net"** most workers have when they are laid-off. They have **no unemployment benefits, no severance package, and no COBRA** (option to continue group health insurance that employers are required to offer terminated employees).
- ⇨ **Unlike workers dislocated through a layoff or plant closure,** farmers and ranchers have **no possibility of being recalled or transferred.** Usually a farmer's only "retirement package" is the farm, and when that is encumbered there is no option to retire.
- ⇨ **Losing a farm or ranch means losing a whole way of life.** Farms frequently are passed down through generations, and a family's whole identity may revolve around the farm. The parents may have grown up on a farm themselves, and have expected that they would be involved with farming for their entire lives. Children may grow up expecting to inherit the farm. In addition, much of the family's social activities may be related to farming.
- ⇨ **The loss of a farm or ranch often affects whole families.** Frequently both spouses have made their living working on the farm or ranch, and sometimes grown children have as well. Sometimes losing a farm or ranch means a family also loses their home.

- ⇒ Often all resources have been spent trying to save the farm. The family may have no health insurance, savings, or even money for groceries. The family may be faced with large debts, and family members may have pressing needs for medical treatment.
 - ⇒ There may be ongoing complex legal conditions, such as bankruptcy or foreclosure.
-

Farm and Ranch People Face Challenges to Becoming Reemployed

Farm and ranch people often:

- ⇒ live in geographically remote, sparsely populated areas;
- ⇒ face a local rural economy with few reemployment opportunities, particularly for jobs that pay enough to support a family;
- ⇒ have a broad range of skills, but lack specialized skills in any particular area;
- ⇒ are experiencing intense grief over the loss of their farm or ranch;
- ⇒ have pressing needs for immediate income that make entering a retraining program difficult or impossible; and
- ⇒ have difficulty qualifying for financial assistance for retraining because their incomes fluctuate widely.

Because of these differences between losing a farm and losing other kinds of jobs, and the types of barriers to reemployment facing many farmers, the needs of farmers often are different from other dislocated workers. Programs wanting to serve farmers need to develop specialized services that can respond to these needs, such as intensive outreach and types of case management services, enhanced supportive services (such as no limits on mileage reimbursements, or help with legal, medical, or mental health services). These specialized services are explored in more detail in Section 3.

Aspects of the Farm and Ranch Culture Make it Difficult for Farm and Ranch People to Reach Out for Help

"Yesterday a client told me that he feels like a failure because, as far as he knows, he's the only farmer in his community having financial problems and at risk of losing his farm. Because of confidentiality rules I can't tell him that I'm working with several of his neighbors who are in even worse shape than he is."

Case Manager

Farm and ranch communities often have a strong cultural ethos that contains many positive elements, such as being hard-working, independent, and self-reliant. These values have served farmers and ranchers well over the years, but also can make it difficult to reach out for or accept help in times of distress. Examples of these kinds of beliefs are:

- ⇒ "We can take care of ourselves and our families."
- ⇒ "We don't look to outsiders for help, especially the government."
- ⇒ "We don't talk to strangers (or often even friends or neighbors) about our problems, especially financial problems."

Because of these values, farmers rarely seek out government assistance, including JTPA (Job Training Partnership Act) services. Later in this guide we describe ways to overcome this reluctance to accept help, including specialized outreach methods and having staff with farm backgrounds.

Why Are So Many Farmers Becoming Dislocated?

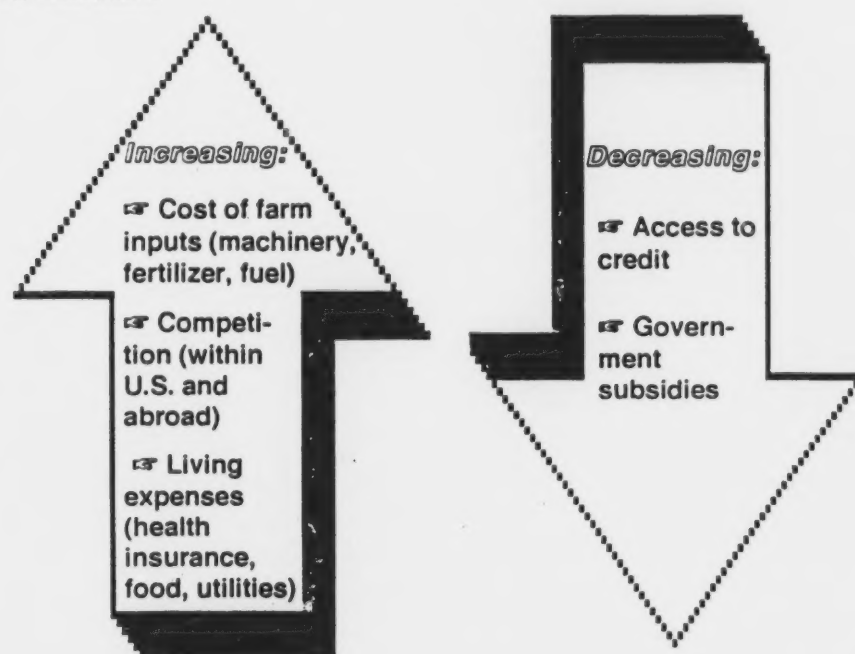
For more background information on the causes and extent of farm and ranch financial problems, see our earlier report *Trends in Farm and Ranch Dislocation*.

In the 1980's, the media brought to the nation's attention the acute financial crisis facing farmers and ranchers in the United States. After a period of relative prosperity, several factors combined to create the most severe financial stress for the farm sector since the Great Depression of the 1930's. Newspapers and the evening news carried story after story of families forced to leave their farms and ranches. The shock waves from this crisis reverberated throughout rural communities and the nation as a whole, and innovative programs sprung up to help ease the transition families were making to a new way of life.

The severe crisis of the 1980's has lessened somewhat, but a situation of chronic financial stress continues in the farm and ranch community. Year after year many farms

barely survive, and each year a large number of farmers are forced to leave their way of life and look for a new livelihood. Expert sources, including the U.S. Bureau of Labor Statistics (Outlook 2000, 1990), predict that the number of farmers and ranchers nationwide will continue decreasing for the foreseeable future.

The economics of farming and ranching continue to grow more challenging, affected by changes both within the U.S. and across the world. The figure below shows some of the factors that continue to put financial pressure on farmers and ranchers.



With many farms and ranches barely surviving in this difficult economic context, additional financial pressure from other sources can easily tip the balance, forcing them out of business. Examples of these other causes of financial stress include:

- ☐ Many farms and ranches are in a precarious financial situation resulting from the 1980's farm crisis. During the crisis, lenders were under pressure not to foreclose on farms, and frequently restructured agricultural loans instead. Often

"A box of Wheaties cost \$.59 in 1974, according to the Rural Voters League, and \$3.67 in 1991. The farmer was paid \$4.43 a bushel for wheat in 1974 and in 1991, it was worth \$3.66."
Iowa Grant Application

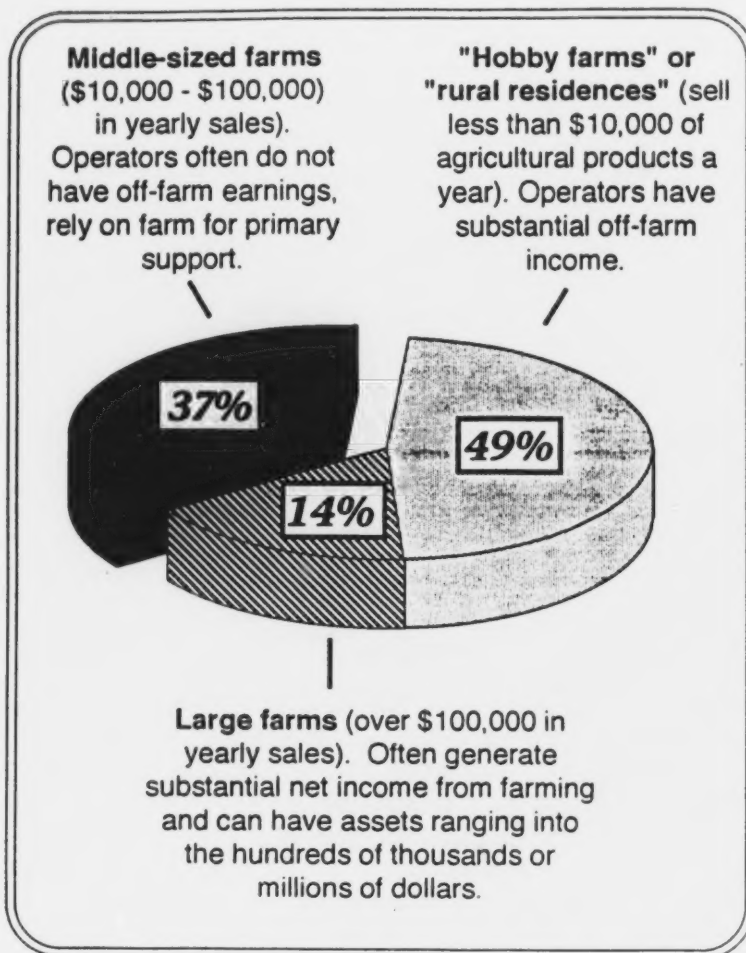
these restructured loans have high yearly payments that are difficult to meet and/or have balloon payments (large payments due at the end of the loan term).

- ⇒ **Depressed commodity prices**, particularly for long periods of time, make it hard for farms to survive. Sometimes the cost of producing a crop or growing livestock is much higher than the selling price.
- ⇒ **Adverse weather conditions**, resulting in low or nonexistent yields, also can create financial strain. Droughts, floods, and freezes are examples of the types of weather that can affect farming and ranching, sometimes for years at a time.

As a result of these economic pressures, thousands of farmers and ranchers become dislocated every year. Many of these farmers need assistance in making the transition to new careers.

Which Farmers Most Need Services?

Farms and ranches come in many sizes, but some are more prone to dislocation than others. As shown in the figure below, almost half of the farms in the U.S. are small farms ("hobby farms" or "rural residences"), where farming may supplement income, but typically is not used as the sole source of support. Even if these farms cease operating, their owners are unlikely to face severe financial consequences. At the other end of the scale, large farms with sales of more than \$100,000 per year are substantial businesses, and have fared relatively well in the 1980's and early 1990's compared to more moderately-sized operations. It is middle-sized farms, with sales between \$10,000 and \$100,000 a year, that tend to have insufficient capital to ride out periods of financial stress. They are large enough to require a full-time work commitment from farmers and ranchers, but don't provide a large enough income to sustain the operation through tough times. When middle-sized farms do fail, they leave farmers, spouses, dependents, and even farm hands without a source of support. These are the farmers who most often need employment and training services.



Source: *Census of Agriculture 1987* (U.S. Bureau of the Census, 1989)

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Getting Started

For organizations seeking to improve services to farmers and ranchers, there are a number of start-up activities that can help ensure that your program is responsive to the needs in your community. These preliminary activities might include:

- ⇒ assessing the extent of farm and ranch dislocation in your area;
- ⇒ determining the characteristics and needs of potential farmer and rancher clients;
- ⇒ identifying possible funding sources;
- ⇒ building networks with other organizations involved with farmers and ranchers; and
- ⇒ recruiting, training, and supervising staff.

In the sections that follow we describe ways that other programs have used these activities to help create programs that are successful in serving farmers and ranchers.

Assessing the Need for Services In Your Area

Some JTPA programs assume that, because few farmers have applied to their program for services, the rate of farm dislocation in their area must be low. A lack of farmers applying for assistance can be misleading, however. Farmers frequently are unaware of JTPA programs, and even if they do know of a program may be reluctant to seek its assistance. Therefore, even a significant need for services among farmers

and ranchers in a particular community can appear invisible to staff of an employment and training program. Programs that want to know the actual extent of farm dislocation in their community need to do some research.

Estimating the Extent of Farm Dislocation

As a first step in investigating farm dislocation in your community, there are several important pieces of background information that can be obtained fairly easily, such as the number of farms and ranches overall in your service area, the types of commodities they produce, and their average size. Sources for this information include U.S. Bureau of the Census documents (often found in local libraries), local farmer or rancher organizations, and the Department of Agriculture in your state.

Estimating the number of farmers and ranchers in your community or state who are dislocated or at risk of dislocation is more challenging. To do the kind of research necessary to develop precise estimates (such as a survey of all current and former farmers in your community) would be prohibitively expensive. Programs have, however, found ways to generate rough estimates of the extent of farm dislocation in a particular state or local area using information such as the following:

- ↻ statistics from local lenders (such as FmHA and banks) about the number of agricultural loans that are past due;
- ↻ reports from experts, such as agricultural economists at a state university or staff of a state Department of Agriculture, about the extent of farm dislocation statewide and within a local area; and
- ↻ rural hotline statistics about the number of calls received by the hotline, particularly calls specifically about farm financial concerns.

Example: Documenting the Need For Services in Iowa

In an Iowa application for funding to provide services statewide to farmers, statistics on the extent of farm financial problems from the following sources were used to demonstrate the need for services:

- ⇒ Projections by State Department of Agriculture
- ⇒ Projections by agricultural economist at state university
- ⇒ Number of calls to rural hotline, number of callers reporting financial concerns
- ⇒ American Bankers Association surveys of rural bankers on prospects for farm economy
- ⇒ Census figures comparing number of farms now with number of farms in the past
- ⇒ Bankruptcy court figures on number of farm bankruptcies
- ⇒ FmHA and other lender statistics on number of loans past due

Example: Estimating the Extent of Dislocation in Western Wisconsin

A funding application by a 3-substate area consortium in Wisconsin (which includes almost half of the state's dairy farms) drew on the following sources to help document need:

- ⇒ Newspaper article reporting decline in overall number of Wisconsin farms
- ⇒ Number of calls to the Farm Crisis Hotline
- ⇒ Number of farms with overdue FmHA loans
- ⇒ Projections about further consolidation in the dairy industry

Determining the Characteristics and Needs of Potential Farmer Clients

For plant closings and large layoffs, many substate areas have developed strategies to find out who the affected workers are and what services they most need. One common tool for this purpose is a survey of laid-off workers, which is used to design tailored services and sometimes also to document the need for additional funding from state or federal sources. Programs seeking to serve farmers, however, usually need to rely on more informal ways of gathering information about potential clients because of the cost and logistical challenges of administering a survey to farmers. Strategies to identify the needs of farmers in your community might include:

- ⇒ forming "task forces" made up of farmers and others in the community who come in contact with farmers, to help advise on the needs of farmers (the use of task forces is discussed in greater detail in a following section);
- ⇒ identifying and interviewing former farmers who have established new careers off the farm; and
- ⇒ if resources are available, a survey of at-risk and dislocated farmers in your community can provide useful information. Such a survey can help to determine more accurately the extent of need, the characteristics of potential clients, and the demand for specific services.

Example: Farmer Retraining Survey
[West Central, Western, and Southwest Wisconsin Substate Areas]

This 3-substate area consortium obtained state EDWAA funds to conduct a Farmer Retraining Survey (included as Attachment A at the end of this guide). To develop the survey, they took relevant items from the Worker Retraining Survey they use for plant closings and large layoffs, and added items that relate specifically to farmers. As in many substate areas, this standard Worker Retraining Survey encompassed several pages since length was not a constraint when the survey was given out in person. Because the farmer survey would be mailed, the consortium condensed it to fit on one page.

As detailed by the consortium in a subsequent funding application they based on the results of the survey: "A total of 241 surveys were completed and returned to a central point....The survey was distributed to those people thought to be the most likely to be eligible and interested in participating in a retraining program. Instructions on the survey form itself sought to target those farmers who are at greatest risk of being involuntarily dislocated. Various agencies and individuals assisted in distributing the survey. Over half of the survey respondents had contacted the Farm Crisis Hotline over the past year. Other farmers received a survey form attached to their agricultural extension newsletters and other media distribution, or from technical school farm trainers, FmHA, county supervisors, or local lenders."

To gather additional information on the needs of potential clients, the consortium also developed a Skills Assessment Form, which also is included in Attachment A. The results of this document and the Farmer Retraining Survey were used to document the extent of need for services in this area and to help design services that would be responsive to the particular needs of the area's farmers.

Identifying Funding Sources

Dislocated farmers, ranchers, family members, and farm workers often are eligible for employment and training services under the Job Training Partnership Act. Because many farmers experience financial hardship for years before resigning themselves to giving up the farm, many easily qualify as economically disadvantaged for purposes of Title II. Formula-funded EDWAA programs are another promising vehicle for providing services to farmers, because farmers who are leaving the farm qualify as dislocated workers under the eligibility guidelines established by the governors in most states.

There are some limitations to these two sources of funds, however. Some economically disadvantaged farmers and family members have difficulty qualifying for Title II because of the fluctuating nature of farm income. To help address this feature of farm income, some states have slightly altered their procedure for determining eligibility for Title II; instead of using the typical 6-month period before application as the "window" for establishing income, these states divide the farmer's income for the previous 12 months in half. This allows some economically disadvantaged farmers to qualify for services who otherwise wouldn't be eligible.

Formula funds available under Titles III also are limited, and sometimes are insufficient to meet the demand, especially in times of peak crisis such as droughts. For these reasons, programs should consider seeking funds from other sources. Many programs wanting to enhance the services available to farmers have sought funds from a variety of other federal, state, and non-governmental sources. This section describes the funding successes of a number of current programs providing employment and training services to farmers and ranchers.

Job Training Partnership Act Funds

Title III National Reserve Account

Since the farm crisis of the 1980's, the Title III National Reserve Account has been a primary source of funding for employment and training projects serving farmers. Relying on National Reserve funding, however, is less than ideal

because funds are limited and are only available for short-term projects. To apply for these funds, the state EDWAA agency submits an application to the U.S. Department of Labor for an "industry-wide project." Because farm financial problems generally are not confined to a single substate area within a state, applications for National Reserve funds often encompass several substate areas or even an entire state.

Recent Examples of Projects With Funding from Title III National Reserve Account

Example: 3-Substate Area Consortium [West Central, Western, and Southwestern Wisconsin Private Industry Councils]

Since the farm crisis of the mid-1980's, Wisconsin has received several National Reserve grants to serve farmers, family members, and farm hands. In 1991, three substate areas formed a consortium, and with a planning grant from state EDWAA funds they conducted a survey of the needs of farmers and ranchers across their 22 counties. Using the results of the survey, they wrote an application for, and were awarded, National Reserve Account funds for a project to serve "farmers, farm family members, farm hands, and workers from businesses directly related to the farming industry in Wisconsin."

Example: Rural Works [Kansas]

Since 1985, the Kansas legislature has funded a program called the Farmers' Assistance, Counseling, and Training Services (FACTS). Building on the experience FACTS has gained through operating a hotline and referral service statewide, Kansas was awarded National Reserve Account funds to provide employment and training services for dislocated farmers over an 18-month period.

Example: Statewide Services [Iowa]

In response to the massive devastation to farmland caused by the flood of 1993, Iowa submitted an application for National Reserve funds to "serve at-risk and dislocated farmers, farmhands, and their families." A grant was awarded to provide services over almost a three-year period. Based on the successes and lessons learned through the Farm/Works demonstration program, this project emphasizes holistic case management for the entire family and enhanced support services in addition to traditional JTPA basic readjustment and retraining services.

Other JTPA Funds

Some states have used their Title III state discretionary funds either to fund special projects targeted toward farmers and ranchers or to supplement formula funds for substate areas with significant farm dislocation.

Non-JTPA Funds

State Funds

In response to the 1980s crisis in farming, several state legislatures allocated money to set up programs to provide services to address a wide range of problems faced by distressed farmers, including employment and training needs. With state budget cuts, many of these programs have been eliminated or scaled back, but legislatures may place a higher priority on programs for farmers again in response to natural disasters such as the flood of 1993 or increased lobbying on the part of rural communities.

**Example: Using State and
Federal Education Funds**
*[Gamm Vocational Training
Program, Missouri]*

The Gamm Vocational Training Program began in 1986 as a state-funded, locally-operated program to help retrain farmers in northeast Missouri dislocated by the farm financial crisis of the mid-1980s. The program was spearheaded by Grover Gamm, a northeast Missouri farmer and member of the state Board of Education. Recognizing that many of his neighbors who were losing their farms would need retraining to find off-farm employment, Gamm lobbied the state, and succeeded in winning state funding and sponsorship by the state Department of Elementary and Secondary Education. Gamm has increased its state funding every year, and has expanded its income sources to include federal Carl Perkins Act funds.

**Funds from Non-Governmental
Organizations**

Foundations and other charitable organizations generally do not fund large-scale employment and training programs for dislocated farmers. Some programs serving farmers have been successful, however, in tapping into funds from non-government sources to enhance services for farmers.

**Example: Utilizing Foundation Funds
to Enhance JTPA Services**

*[Southwest Minnesota Private
Industry Council]*

The Minnesota Farm Project targeted entrepreneurial training as a service that could benefit many dislocated farmers. They found, however, that many would-be entrepreneurs were hampered by a lack of access to credit for even small amounts of "seed" money needed to get a new enterprise off the ground. They approached the Southwest Minnesota Initiative Fund, a philanthropic organization funded by the McKnight Foundation that is "dedicated to enriching the quality of life" in Southwest Minnesota. The Initiative Fund agreed to provide low interest loans (5%) up to \$5,000, payable in from one to four years. Staff from the Fund and the Farm Project worked together to set up a screening process for the loans, and several Farm Project clients have received loans and started new businesses.

Example: Funding from Multiple Sources

*[South Dakota Micro-Business
Marketing Alliance]*

The South Dakota Micro-Business Marketing Alliance is a non-profit corporation that receives support from both public and private sources to provide assistance to entrepreneurs in rural South Dakota, many of whom are farmers or former farmers. Among the sponsors who provided start-up funds to this organization are rural electric and telephone companies, who are concerned because the contraction in the farm sector and resulting outmigration from rural communities is greatly reducing their customer base.

Developing Networks

Building connections with other concerned individuals and organizations in the community is one of the most important tasks for programs seeking to begin or improve services to farmers and ranchers. This network-building can occur at many levels. At the organizational level, employment and training programs can build a system of cross-referrals with other agencies through either formal or informal agreements. Task forces with representatives from a variety of organizations also can be formed to address issues of mutual concern. Networking also can occur at all staff levels: from top administrators building contacts with other administrators, to line staff becoming acquainted with their counterparts in other relevant organizations. In this section we address some of the issues related to network-building, including why networks are important, who should be in your network, and strategies for network-building.

Why Are Networks Important?

A strong network can assist a program serving farmers and ranchers in many ways, including:

- ⇨ Helping to assess the need for services;
- ⇨ Helping to design services;
- ⇨ Providing referrals to your program;
- ⇨ Providing services beyond the scope of your program that you can refer clients to; and
- ⇨ Developing a coordinated response to the larger issues of rural decline.

Who Should Be In Your Network?

In rural agricultural communities, a broad range of individuals and organizations are concerned about the plight of farmers and ranchers, and have expertise and resources that can be valuable for employment and training programs serving farmers. The following are important people and organizations to include in your network:

- ⇒ **Employers in the community.** Strong ties with local employers are crucial to helping your clients get jobs. Program staff need to know who local employers are and what their current and projected needs are for workers. Another benefit of building relationships with employers is that employers who have had personal contact with a program (such as a visit from staff or by serving on a task force) may be more likely to hire participants and provide on-the-job training slots.
- ⇒ **Training providers.** Because many farmers and ranchers need retraining to find jobs that pay a living wage, building strong relationships with local training providers are important. Case managers and counselors, in particular, need to be knowledgeable about local training providers and the courses of study they offer. By establishing good working relationships with instructors, counselors, and administrators of local training providers, programs can better assist clients with choosing, enrolling, and completing a course of study. Programs that develop close ties with local schools may also be able to influence the design of training services to better meet the needs of clients.
- ⇒ **Lending institutions,** such as Farmers Home Administration and local banks, that have direct contact with financially distressed farmers and ranchers.
- ⇒ **Human service agencies,** which may offer useful services for financially distressed farmers and ranchers. Relevant agencies include providers of: mental health services, legal services, health services, Food Stamps, and AFDC.
- ⇒ **Farmer and rancher organizations** such as the Farm Bureau, Farmers Union, and producer associations have a direct interest in farmers.
- ⇒ **Churches** are important both as organizations that many farm and ranch families belong to, and as charitable organizations providing services to financially distressed farmers and ranchers.

- ⇒ Agencies directly serving financially distressed farmers. Many states have existing agencies that assist farmers directly. The staff of these programs typically are farmers or former farmers themselves, and have frequent contact with financially distressed farmers. These programs, which go by a variety of names, may provide the following services:
- **Agricultural Mediation** programs mediate between distressed farmers and their creditors, and may also assist farmers during negotiations with lenders.
 - **Agriculture Credit Counseling** programs often conduct free farm financial evaluations, and give advice on improving the farm's financial situation. These services typically are provided on the farm, and on an individualized basis.
 - **Agriculture Management Training** programs usually combine classroom training in financial management skills with an analysis of the individual farmer's financial situation.

Example: Working Together with Churches
[Farmers Assistance, Counseling, and Training Service, Kansas]

In addition to providing a hotline, FACTS also has developed an active network of groups and individuals across rural Kansas who refer clients to FACTS and provide services to FACTS clients. Churches play an especially important role in this network as grassroots organizers and service providers and FACTS works with Catholic dioceses, the United Methodist Church, and the Statewide Council of Churches, as well as with organizations funded by churches, such as the United Methodist Health Ministry Fund and the Interfaith Rural Life Committee. These organizations are an important source of referrals to the FACTS program, and also provide services such as peer counseling and emergency relief (food, clothing, utilities).

Strategies for Network-Building

Successful programs take advantage of every opportunity to build connections with other relevant organizations and individuals in the community. Examples of mechanisms for building these connections include formal inter-agency agreements and special events devoted specifically to networking. Two other activities, which many programs find especially effective, are participating on task forces and personal networking by program staff. These are described in more detail below.

Task Forces

A group of concerned people in the community can meet together on either a short-term or long-term basis. Often called a task force, committee, or panel, such groups can be formed to address a limited issue (such as assessing the immediate need for employment and training services for farmers in a particular community), or can address more long-term issues, such as providing ongoing advice on the design and operation of services. Programs serving farmers and ranchers can convene a task force, and also can participate in task forces set up by other organizations. To be effective, task forces need to define clearly both the objectives of the group and the timeframe to accomplish the objectives. Also, task force members should:

- ⇒ have a strong interest in the issues that are being addressed;
- ⇒ bring valuable resources to the task force, such as knowledge, skills, and contacts; and
- ⇒ if affiliated with an organization that is relevant to the purposes of the task force, have the ability to serve as a liaison between the organization and the task force.

Short-Term Task Forces to Assist in Program Planning

Example #1: Farm Project, Southwestern Minnesota Private Industry Council

The Farm Project created a short-term task force to develop focused project goals and determine client needs. The task force consisted of representatives from the Private Industry Council, local employers, farmers, local training providers, organized labor, a human service agency, the Regional Development Commission, and Job Service. The task force met several times, completed its assignments, and was disbanded.

Example #2: Agriculture in Transition Program, Nebraska

While developing a service delivery system for farmers, the Agriculture in Transition program established a panel to conduct an extensive assessment of the needs of potential clients. The panel included rural mental health experts, staff from employment and training agencies, and farmers. Panel activities included interviews and surveys to solicit farmer input into the design process, and the ultimate program design heavily reflected the suggestions made by farmers.

Long-Term Task Forces to Assist in Program Oversight

Example #1: Farmer/Rancher Project, North Dakota

The Farmer/Rancher Project created multiple task forces at the local level to advise and promote project operations. Representatives of local lenders, farmer organizations, and adult farm management programs, as well as project staff, comprised the membership of most task forces, which typically met on a monthly or bi-monthly basis, and oversaw demonstration operations within a single county. Although the roles of task forces varied across counties, in general their most important roles included providing referrals, alerting staff to job openings, and advertising project services in the community.

Example #2: Farm/Works, Iowa

Farm/Works set up task forces in the two local areas in which it operated. Each task force met quarterly, and membership included staff from FmHA, local banks, Mediation Services, Legal Services, Extension 1440 workers, mental health centers, and emergency relief agencies, as well as farmers, local elected officials, and ministers from local churches. The task forces brought together a cross-section of people with a common interest in helping farmers, although they may have been at odds with each other outside the advisory committee (for example, Legal Services assisting a client involved in a dispute with FmHA). The task forces helped to keep Farm/Works visible among relevant individuals and organizations, and also provided a source of ongoing advice to project staff about how to improve services.

Personal Networking

Another strategy for network-building is through personal contacts by both administrators and case managers with their counterparts in other organizations. By meeting individually with the same people who might serve on a task force, project staff can strengthen ties between their program and other organizations. Making personal contact can be time-consuming, but many programs find that it is key to building an effective cross-referral system. Some staff establish a regular routine of personal "visits" to their counterparts in other organizations, finding that fairly frequent visits are necessary to keep the program in the awareness of such staff.

"Each week as part of my 'rounds' to the various communities in our service area, I visit with people who can help our clients, such as employers, lenders, and staff in other agencies. I find that making personal visits, so they see my face and know who I am, are much more effective than contact by phone or letter. It takes more of my time, but in the long-run it's worth it because of the benefit to our clients."

Case Manager

Example: Special Networking Event *[Gamm Vocational Training Program, Northeastern Missouri]*

The Gamm Program places a strong emphasis on networking and coordinating with other agencies. In addition to personal networking and serving on interagency task forces, Gamm staff also help organize the Adair County Human Services Symposium. Sponsored by a state representative, this annual event brings together over fifty regional human services providers to promote communication and coordination.

Recruiting, Training, and Supervising Staff

In any organization, having highly qualified staff who receive appropriate training and effective supervision is essential to success. The same is true for programs serving farmers. A common thread throughout the experiences of the projects described in this guide is the use of specialized staff to provide services to farmer and rancher participants. In fact, one of the key findings of the evaluation of the Farmers and Ranchers Demonstration is that specialized outreach workers are essential to bringing farmers into a program: without such staff, even programs in areas that are experiencing significant farm dislocation rarely serve more than a handful of farmers.

Having specialized staff who provide case management services also can be important. In some programs these are the same staff who do outreach, and in other programs these roles are separated. The duties of outreach workers and case managers are described in detail in Section 3. Here, we discuss the common issues associated with managing these "field staff." We first share some specific tips from experienced supervisors of field staff who serve farmers, and then describe more generally some of the managerial issues related to the success of these workers, including recruitment, training, and supervision.

Tips from Experienced Supervisors of Field Staff

- ⇒ Hire people with farm backgrounds. Staff who have been through farm financial difficulties with a positive outcome (which may or may not have included keeping the farm) make the best role models. They are easiest for farmer clients to relate to, know the language of farming and have contacts in the farm community. Someone who still farms also is more likely to be aware of the current situation in farming (such as crop prices, planting dates).
- ⇒ Formal counseling training is not crucial (and sometimes can even get in the way). More important are good natural counseling skills, including being a good listener, patient, sincere, willing to persevere, firm, and trustworthy. Staff need to be comfortable with the intensity of the grief process that some farmers go through.
- ⇒ Field staff work independently much of the time, so they need to have good self-management skills, such as self-motivation and time management.
- ⇒ Field staff need to be willing to work flexible hours and spend a lot of time on the road.
- ⇒ Hire people that you trust, and then let them do their job. Establish ways for them to communicate regularly to you about their activities, but give them as much freedom as possible.
- ⇒ Find ways to combat feelings of isolation among staff who work on their own much of the time, such as regular staff meetings.
- ⇒ Give staff opportunities to meet with their peers to talk about difficulties they are experiencing and share tips.
- ⇒ Base field staff out of a "home office" that includes someone to answer the phone and deal with walk-ins.

Recruiting Field Staff

Recruitment Strategies

Programs use a variety of strategies to recruit qualified staff to serve farmers. Frequently, programs hire a current or former participant. If such a participant with the necessary qualifications isn't available, programs often use recruitment strategies that are the same as used for recruiting for other kinds of positions, such as advertising in general circulation newspapers or listing with an employment agency. Other strategies target farm people more directly, such as advertising in farming periodicals or using word-of-mouth networks in the farm community (task forces can be helpful with this).

Necessary Qualifications

As illustrated in the "Tips" section above, most programs find that formal degrees and JTPA experience are not the most important qualifications for successful staff. Usually, greater value is placed on characteristics such as:

- ⇨ background in farming or ranching (either having been dislocated or still being involved in farming both have advantages);
- ⇨ good natural counseling skills;
- ⇨ good self-management skills; and
- ⇨ the ability to work flexible hours and spend a lot of time on the road.

Training for Field Staff

Specialized staff working with farmers need knowledge in a variety of areas; ideally, training in these topics would be provided both at the time of hire and on an ongoing basis. These topics include:

- (1) how to work in a JTPA program: understanding regulations regarding eligibility and services, and learning how to complete paperwork;

- (2) improving existing skills, such as counseling and time management; and
- (3) providing services that respond to the special needs of farmers and ranchers.

Most programs have developed standard ways of providing the first and second of these types of training, including on-the-job training from supervisors and peers, in-house training sessions, and attending special workshops and conferences. For the third topic, local areas have had few training resources available. One of the intended uses for this guide is as a tool for individual and/or group training on meeting the special needs of farmers. Another useful resource for such training is field staff who already have experience serving farmers. Newer staff can learn from experienced staff through phone calls or visits to successful established programs. Another approach is to organize workshops (either stand-alone or as part of larger trainings or conferences) in which field staff come together with their counterparts from other programs to share what they have learned about serving farmers.

Providing "Sensitivity Training" for All Staff

For a program to serve farmers effectively, all staff need to have an awareness of the ways that farmers are different from other clients and the implications for service needs. This is most important for outreach workers and case managers who work closely with farmers (particularly if they are not farmers themselves), but it is also relevant for all staff who are involved with providing services to farmers, including administrators and staff who specialize in services such as job search or classroom training.

Programs can use several strategies to teach staff about the special needs of farmers. One of the most effective can be to have dislocated farmers (staff, participants, or members of the community) talk to staff about their experiences with dislocation. Written materials also can be helpful, and one of the intended uses for this guide is to assist in such "sensitivity training." For example, the background information in Section 1 on the causes and implications of farm dislocation could be included as part of either individual or group training on the special needs of farmers.

A variety of other written materials can be useful for staff training, including novels, short stories, biographies, and non-fiction. The Resource List at the end of this guide includes an annotated list of several titles related to farm dislocation and the challenges facing rural communities. Reference librarians in public libraries also are a good resource for such works, and can direct you to any materials that are particularly relevant for your local area.

In addition, in Attachment B we have included several fictionalized accounts of the experiences of farmer and rancher clients. These narratives describe, in the words of farmers, the circumstances leading to the loss of a farm or ranch, the grief accompanying such loss, and the roles that employment and training programs can play in responding to farm dislocation. When used as staff training tools, these stories or other pieces of fiction can serve as a springboard for discussion about the needs of farmers. Trainers wanting to maximize the effectiveness of such stories can develop a list of discussion questions, such as how the person described in the story differs from other JTPA clients, and the implications for service needs.

Managing Field Staff

Providing support and supervision to staff who work flexible hours and spend most of their time working independently in the field presents challenges that are different from supervising staff who spend all their time in an office. Supervisors need to find ways to give field staff autonomy, while still maintaining accountability and providing managerial support. Strategies to accomplish these objectives can include:

- ⇒ maintaining regular contact with field staff through regular staff meetings and frequent phone contact;
- ⇒ requiring field staff to keep logs of their activities, such as where they went, the mileage and time involved, names of the clients visited, and the purpose of the visits; and
- ⇒ providing frequent opportunities for staff to get together with other staff serving farmers. Such meetings can serve as "team case management" meetings, where individual clients are discussed, and also can give staff a place to discuss general issues of mutual concern, such as coping with the difficulties involved with serving dislocated farmers.

Office Support

Because outreach workers and case managers spend most of their time in the field, portable equipment such as car phones and laptop computers can make many aspects of their job easier (such as making phone calls to clients and writing up case notes). Portable technology cannot meet all the support needs of field staff, however, and most programs find the following types of office support also are needed:

- ⇒ The home office, usually the program's main office, with support such as a receptionist to answer the phone and handle clients who drop in, copy machines, and space for case managers to meet with clients.

Most rural programs covering large areas also maintain field offices at various locations throughout their service territory to give staff a base of operations in the field. Such "offices" (often consisting of just a desk and a phone) frequently are donated or provided at low rent by organizations such as vocational schools, churches, or other human service agencies, and sometimes include receptionist support and copy machines as well as physical space.

Example: Managing Field Staff
Agriculture Community in Transition,
South Dakota

In the first year of receiving demonstration funding, the ACT program did not use specialized outreach workers, and experienced very low enrollments throughout the state. For the second year, the program hired three outreach workers located in different regions, and enrollments jumped. The outreach workers were recruited in various ways, including word-of-mouth and newspaper advertising. They had a one-day joint training session where they learned the basics of the ACT program (including eligibility requirements and filling out forms) and some basic counseling skills (with an emphasis on grief counseling). Supervisors in regional Career Learning Centers (the JTPA contractors that were the "home base" for the outreach workers) provided additional on-the-job training, primarily related to working within the JTPA system.

Beyond this initial training, the outreach workers were encouraged to seek out other sources of training. They learned about the activities of staff in other demonstration projects by reading the interim report for the evaluation, visiting staff in a program in a neighboring state, and attending a conference that was organized as part of the demonstration evaluation.

In addition to the support provided by the staff and supervisors in the local Career Learning Center offices, the outreach workers also relied on each other for peer support: they maintained frequent phone contact and met together periodically.

3

Working with Farmers and Ranchers

This chapter describes ways to design employment and training services that are responsive to the special characteristics, circumstances, and values of farmers and ranchers. Strategies for addressing the needs of dislocated workers in general are documented thoroughly in other places, and that material is not duplicated here. Instead, this section focuses on ways to tailor services specifically for farmers and ranchers. In the following sections, we discuss all of the typical services provided by employment and training programs, but different services receive varying degrees of emphasis. Many of the "core" services provided by employment and training programs, such as job search assistance and classroom training, do not need to be substantially altered to be useful for farmers and ranchers. We describe some minor adjustments that can help increase the responsiveness of these services to the circumstances of farmers. The services that need most tailoring, however, are those that bring clients into the program and then provide the support that enables clients to participate successfully in the core services. These include outreach, assessment, case management, and supportive services. Strategies used by programs to tailor these services to enhance farmer participation and success are described in detail below.

Outreach

Perhaps the most challenging aspect of providing services to financially distressed farm and ranch people is making them aware that help is available, and overcoming their reluctance to accept assistance. Most farmers and ranchers are unlikely to seek aid from what they perceive to be a "social services" program, no matter how difficult their circumstances. Instead, the program must seek them out, gain their trust, and convince them that there is nothing shameful about accepting needed help. Program operators need to keep in mind that farm and ranch people are accustomed to taking care of themselves without outside help. They usually are reluctant to talk about their financial difficulties, even with friends. They may be unaware that many others in their community share their situation, and may feel isolated and ashamed.

In this chapter we describe strategies programs have used successfully to recruit farmers and ranchers in need of their services.

Assigning Outreach Workers

As described in Section 2, many programs have found that the key element in successful outreach is hiring specialized staff to conduct outreach and enrollment. Most of these programs put a high priority on hiring individuals with farming backgrounds; some outreach workers even farm or ranch part-time in addition to their "week-day job." Distressed farmers and ranchers respond more readily to individuals than to organizations, and are more likely to trust and talk to someone with a similar background.

Outreach workers recruit financially distressed farmers and ranchers using the strategies that are described below, including advertising, networking with other organizations, and making calls and visits to potential clients.

TIPS FROM EXPERIENCED OUTREACH WORKERS

- ☛ *Be prepared to meet several times with a potential client.* Two or more contacts may be necessary to help a reluctant farmer think seriously about the program.
- ☛ *Reach out to individuals, not groups.* Farmers must be recruited one at a time; they become dislocated one at a time, and are unlikely initially to discuss their problems in a group situation. One program tried to recruit potential clients by organizing a workshop for farm families experiencing stress. Despite extensive advertising the program had to be canceled due to lack of interest.
- ☛ *Take the program to the farmer, don't expect the farmer to come to you.* Conduct visits at the farm, at least initially.
- ☛ *Don't give farmers a program, give them people.* This outreach worker leaves a business card with several names on it. "Farmers don't want to call an office and play leapfrog to get to the right person to talk to."
- ☛ *Reach out to women of the family.* Women are sometimes more receptive to services than men. The business card mentioned above includes names of both a man and a woman. Male clients may feel more comfortable contacting male staff, while women sometimes prefer talking to women.
- ☛ *Dress down for farmers.* One outreach worker went to a farm wearing a tie and the interview didn't go well. "Farmers don't want to be looked down on, and that's just what they perceive when you show up looking sharp."
- ☛ *Talk their language.* Avoid "bureaucratese" and intellectual airs.
- ☛ *The less you have in your hand when you show up, the more successful the meeting will be.* Many farmers are put off if a worker appears carrying an armload of forms and handouts. Introduce these later, after the client has shown a definite interest.

Strategies to Make Your Program Visible

One outreach worker was able to get her local Rural Electric Company to include brochures describing the program along with monthly bills to all of their customers.

Outreach workers (and programs that don't have specialized outreach workers) use a variety of strategies to make eligible people aware of their services. The first step is informing as many members of the farm and ranch community as possible that services are available, and describing the nature of these services. Two mechanisms for doing this are the media and personal networking, and the most successful programs use both mechanisms to reach as many people as possible.

Using the Media and Printed Material

"If you want to reach a lot of farmers with a radio ad or public service announcement, the best time to run it is in the morning right before or after the daily crop report."

Case Manager

Advertisements. Ads in local newspapers can be an efficient way to reach large numbers of farmers. Recognizing that many farmers and ranchers experiencing financial problems often can't afford newspaper subscriptions, some programs run ads in free "shopper" publications that go to every household. Ads or public service announcements may also be presented on the radio and television. Some programs find it most effective to run ads over a long period of time, with clients reporting that "I looked at your ad every week for months before I got up the courage to call." Others focus their advertising during times when farmers and ranchers are particularly vulnerable to financial stress, such as during the spring when they go to lenders to get operating loans for the year.

Example: Newspaper Ad [Farm/Works, Creston, Iowa]

WANTED: Farm folks needing employment and thinking about retraining. Activities for eligible farm family members include college/vocational classes, pre-employment training, motivational workshops, basic skills training, and on-the-job training. Child care and financial assistance available during activities. For more information regarding Farm/Works, a JTPA Farm Family Program, contact Jane Doe at Southwestern Community College. Call toll-free 1-800-222-1234.

Press Releases. Programs often can get free publicity by submitting press releases to local media. A variety of events may be considered newsworthy by the media, including:

- ⇒ the beginning of a new program;
- ⇒ client "success stories" such as receiving honors in a training program, graduating, or finding a good job; and
- ⇒ upcoming workshops, job fairs, or other events, particularly those that are open to the community.

One program was able to get a lengthy article written about its entrepreneurial skills workshop by inviting a reporter from the local newspaper to attend the workshop.

Example: Outreach Through the Media
[Gamm Vocational Training Program, Missouri]

Staff of the Gamm Vocational Training Program have found that print ads and public appearances are the second most effective form of outreach, after word-of-mouth. The program runs a small classified ad once or twice a week throughout the year, and runs four-inch by four-inch newspaper ads for four weeks each spring. The outreach worker is on the staff of the newsletter of the University Extension, and she occasionally places an article about the program in this newsletter. Flyers and posters are also distributed widely. Public appearances include presentations at meetings of human service organizations and booths at county fairs.

The program also has done some television advertising. A TV station approached the program with a promotional advertising offer. When the station learned more about the program, it reduced the advertising rates further. Forty thirty-second spots were run. The ads appeared between the hours of 6:00 a.m. and 6:00 p.m., four times a day, during shows reaching large audiences such as Oprah Winfrey and Wheel of Fortune. The ads included a description of the program and client commentary, and brought a number of clients into the program.

"Flyers are one of our best advertising tools. I plaster flyers throughout our service territory, putting them up everywhere a farmer or rancher might see them. Every couple months I design a new flyer, and try to do something that will make it stand out, such as use brightly-colored paper or attention-grabbing graphics. Usually I include a pocket where I can leave my business cards, and then stop by every few weeks to replenish the supply of cards. This also gives me an idea of how many people have taken cards and might be calling."

Outreach Worker

"I include my home phone number on my business cards and all advertising about the program. Most people feel more comfortable calling me at home, at least until they are familiar with the program, and I have never had a problem with giving out my home number."

Outreach Worker

Posters, Flyers, and Brochures. Materials describing available services can be distributed at locations where farmers and ranchers are likely to spend time, such as farm cooperatives, implement dealers, banks, and sale barns. A potential disadvantage of this strategy is that the materials must be picked up, read, or copied, which some farm and ranch people may be too embarrassed to do. Programs have found creative ways to make materials easy to pick up inconspicuously, such as putting a "pocket" holding business cards on a flyer or designing small brochures that an interested person can pick up quickly off a bank counter or elsewhere.

The Message about the Program

The message that outreach workers disseminate about the program needs to address farmers' misgivings about such programs and emphasize features that are particularly appealing. Points that may be emphasized, depending on the particular program, include:

- ✓ The program is tailored specifically to farmers.
- ✓ Staff of the program are farmers or ex-farmers.
- ✓ All members of the family are eligible for services.
- ✓ The program permits farmers to set their own career goals.
- ✓ There is an 800 number that interested individuals may call.

"My strategy has been to let as many people in the community as possible know about the services we have available. Every week I spend time visiting with auctioneers, lenders, implement dealers, and others who might come into contact with financially stressed farmers. I make presentations to social clubs, farmer organizations, church groups — anyone who will let me come and talk. My goal is to make the program visible and keep it that way."

Outreach Worker

Networking

In addition to using the media, successful programs have found that personal networking is a key element in recruiting needy farmers and ranchers. Outreach workers with farm or ranch backgrounds typically already have extensive networks in the community, and can expand on their networks by strategies such as the following.

Businesspeople Who Serve Farmers. Staff of Farmers Home Administration offices and other lenders often are willing to refer farm and ranch people to a program, have brochures describing the program on their counter, or even send out brochures along with notices of loan delinquency. Networking with other businesses serving farmers, such as implement dealers or auctioneers, may also result in referrals to the program.

Staff in Other Human Service Agencies. As discussed in Section 2, networking with staff in other service agencies is crucial to a program's success. Frequent personal visits or working together on a joint task force are two ways of keeping staff from other agencies aware of your program, and can increase referrals. Human service agencies can come in contact with financially distressed farmers and ranchers for a variety of reasons. For example, farmers and ranchers with financial problems often go to Job Service offices to look for seasonal work. Although many farmers and ranchers are living in poverty and don't apply for assistance even though they are eligible, some may apply for aid such as Food Stamps or emergency help with utility bills and thus come in contact with human service agencies.

Agencies that are specifically geared toward providing services to financially distressed farmers and ranchers, such as state mediation programs, Farm Credit Counselors, and Extension 1440 programs can be particularly good sources of referrals. Some programs have found that organizations that are geared towards helping farmers succeed in farming, such as regular Extension services, are not particularly good sources of referrals.

Farmer and Rancher Organizations. Many farmers and ranchers participate in professional and social organizations such as Pork Producers, Farmers Union, and the Farm Bureau. Usually these organizations are happy to have an outreach worker come and give a brief presentation about available services.

Churches. Farm and ranch people often are active in a church, so church groups can be a good place to make presentations. Also, local clergy frequently know of farmers and ranchers in their congregations who are experiencing financial problems, and can refer such potential clients to your program.

Iowa's Farm/Works hired a professional film company to make a video describing their program, which included "testimonials" from former clients about their experiences. Farm/Works case managers used the video as part of presentations to community groups, and also lent the video to prospective clients to view in their homes.

**Example: Coordination Between
Employment and Agricultural Agencies**
[Farmer/Rancher Project, North Dakota]

This program's outreach efforts are greatly enhanced by close collaboration between the Job Service and the Agricultural Mediation Service (AMS). While the Job Service is able to provide crucial training and placement services to farmers, the AMS is the agency with which farmers feel most comfortable, and also provides linkages to a wide range of other farmers' organizations throughout the state.

The mission of AMS is to assist at-risk farmers by helping them negotiate with their creditors and mediating between creditors and farmers. In these roles AMS comes in contact with many at-risk and dislocated farmers.

The close coordination between Job Service and AMS, which begins at the state level and continues down to local levels throughout the state, has improved services for financially distressed farmers in several ways. AMS staff have become more familiar with the services offered by Job Service, and are more likely to refer farmers to Job Service. Also, working closely with AMS staff has helped make Job Service staff more aware of the circumstances and needs of financially distressed farmers.

Schools. Local educational institutions such as community colleges or vocational technical schools are another important place to network. Instructors (particularly in agriculture-related courses), counselors, and financial aid staff often come into contact with farms and ranchers having financial problems. Frequently, farm and ranch people who are making contact with schools already know they need to leave farming, and are interested in retraining.

Example: Referrals From College Staff
*[Farm Project, Southwest Minnesota
Private Industry Council]*

The Minnesota Farm Project found that one of its major sources of referrals was staff at the local college and vocational technical schools. The outreach worker spent time getting to know instructors and counselors at the schools and talking to them about the program. Farmers in trouble with their finances learned about the Farm Project through their farm management or small business management instructors. Those who had already left farming learned about the program from financial aid officers.

Instructors referred some students whose farm management practices, although improving, were not sufficient to save their operations. The outreach worker also recruited students from small business management classes who were at-risk farmers.

Other Outreach Strategies

Free Financial Evaluations. Several programs have attracted potential clients by offering a free, intensive financial evaluation to virtually any farmer who asks for it (paid for by funds other than JTPA). Farmers who come for such help may then enroll for further services.

In another program, the outreach worker also serves as a volunteer Farm Credit Counselor with the state Department of Agriculture. Wearing his Credit Counselor "hat," he provides at-risk farmers with a free financial evaluation. If the farm is not viable, and the farmer needs to look for a new career, the outreach worker changes "hats" and tells the farmer about the employment and training services available through his program.

Letters or Calls to Potential Clients. People who might be eligible for services often come to the attention of outreach workers through referrals from some of the above sources, or by the outreach worker's own research such as scanning

"I get a lot of calls from people who tell me about a friend or neighbor who 'might be able to use your services, but don't tell them who gave you their name.' In these situations I send a letter telling about our services and follow it up with a phone call."

Case Manager

newspapers for farm sale announcements. By writing or calling the family, the worker can let them know of the services available and begin to establish rapport. These kinds of "cold" calls or letters need to be handled tactfully so as not to offend, but can be successful in recruiting people who otherwise wouldn't know about available services or take the initiative to contact the program.

Example: "Cold Call" Letter
*[Agricultural Community in Transition
Program, Mobridge, South Dakota]*

TO: Potential Agricultural Community in Transition
Individuals
FROM: (Name of Outreach Worker)
SUBJECT: Special Employment Program for Farm and
Ranch Families

I would like to take a minute of your time to inform you of a special project currently being operated by the South Dakota Department of Labor. The project is designed to assist farmers, ranchers, spouses, adult family members, and farm and ranch workers with training for employment off-the-farm because they have left farming due to financial reasons.

The project can also help individuals find ways to supplement their income to stay on-the-farm through entrepreneurship programs and full- and part-time employment off-the-farm.

The enclosed material should provide you with additional information. I would be happy to speak with you in more detail regarding the project and how it may be of value to you and your family. You can call me at 222-1234 or 333-4321 (my home number) for further information.

Wishing you all the best.

P.S. (Your name came to my attention through your advertisement for your farm sale. If this program does not apply to you, please excuse this letter.)

Hotlines. Some programs find that 800 number hotlines, which interested farmers can call for more information about the program, are their most effective recruitment tool. These lines offer potential clients an easy, no-cost, and private means of taking the first step toward participating in the program. In addition to offering employment and training assistance, hotline staff should be able to refer callers to any needed service, whether legal, mental health, or financial.

Tailoring the Service Process to Farmers

With most employment and training clients, programs have a defined process of intake, enrollment, assessment, and service planning that a client will move through before beginning training or a job search. In programs that are successful serving farmers and ranchers, however, the service process usually is not so clear-cut. Often there are not distinct marking points where one service stops and another begins; instead an outreach worker/case manager provides these services together as an integrated package. The success of these services frequently depends as much on the way services are provided as the content of the specific services. The following are important issues for programs to consider in designing all of these initial "preparation for training or job search" services:

- ⇒ *Services need to be provided by someone with whom farmers are comfortable.* As described in detail earlier in this guide, to work effectively with farmers, staff need to have a farm background themselves or at least have extensive knowledge of the characteristics, circumstances, and values of farmers.
- ⇒ *Services need to be provided in a place where farmers will be at ease.* Farmers typically are more reluctant than most other employment and training clients to go into a JTPA office, at least until they become familiar with the program. To meet the needs of farmers, therefore, services need to be provided on the farm or at least in an office that does not have "government assistance" connotations.
- ⇒ *Services need to be provided in a way that feels comfortable to farmers.* Unlike other dislocated workers, who often are laid-off in groups and may derive support from participating in services as a group, farmers typically do not feel comfortable in group settings, at least in the initial stages of involvement in a program.

In the following pages, we discuss ways that these considerations and other relevant issues apply in the context of specific services.

Intake and Enrollment

Depending on what stage of leaving farming or ranching the client is in, the intake/enrollment process can take place over a couple of visits within a matter of a few weeks, or in many visits over several months. This section discusses ways to address the special characteristics and circumstances of farmers during the intake/enrollment process.

When Should Intake/Enrollment Occur?

Unlike a job loss with a specific layoff date, losing a farm or ranch often is a lengthy process that can go on for years. Programs have different strategies regarding when they enroll farmers during this long process, and each strategy has advantages and disadvantages, as described below.

Some programs place a high priority on enrolling a farmer as soon as he or she is eligible. In EDWAA, farmers, like other small business owners, become eligible when they are in the process of "going out of business." States have different ways of interpreting this aspect of eligibility, but typically there can be a long period between when a farmer first becomes eligible and when the farm actually is lost. Some programs encourage enrollment as soon as possible. This allows program staff to help the farmer move through the grief process, begin exploring career options, and even start a retraining program or job search as soon as possible. A potential disadvantage of early enrollment is that a farmer still embroiled in the legal, financial, and emotional complexities of losing a farm might not be ready to pursue training or job search, and thus wouldn't benefit much at that time from enrollment in employment and training services.

Other programs take a different approach, and prefer to wait until the farmer is completely through the process of losing the farm. The advantage of this strategy is that, usually by the time the farm is gone the farmer is ready to seriously pursue other career options. The disadvantage is that precious time might have been lost when the farmer could have been involved in retraining or job search.

Where Should Intake/Enrollment Occur?

Because farmers are reluctant to go into a "government services office," at least initially, the issue of where services should occur can be more crucial with farmers than with other employment and training clients. Two strategies to address this challenge are 1) providing services on the farm or 2) using a neutral office space.

On-Farm Visits

As described previously, a recruitment strategy used effectively by many programs is having outreach workers visit potential clients on the farm. Typically, in these programs outreach workers also will provide intake/enrollment services on the farm. Advantages of this strategy include: the setting grants the farmer privacy, facilitates the building of rapport between the farmer and outreach worker, and enables the outreach worker to assess the condition of the farm. Outreach workers also note that completing enrollment paperwork on the farm is easier because the farmer's financial records and other relevant paperwork are handy. A disadvantage of this strategy is the cost of mileage and staff time associated with meeting clients in their homes.

"I prefer to have at least the initial meetings with a potential client on the farm, because then I can see for myself what the conditions are on the farm. Sometimes people won't tell me how bad off they really are, but when I visit on the farm I can see if there's food in the cupboard and if the children have shoes."

Case Manager

Comfortable Office Space

Some farmers prefer to meet staff outside of their home setting. Also, some programs cannot afford to have staff working in the field. To avoid requiring clients to come into a "government assistance" office, some programs set up an office to serve farmers and ranchers at a neutral location such as a community college. The Nebraska Agriculture Action Centers have used this strategy for almost a decade; services to farmers and ranchers are provided out of six offices in community colleges around the state. The following is an excerpt from a document program staff developed to share what they have learned about providing services to farmers and ranchers, including the ideal characteristics of office space.

Example: Nebraska Ag Action Centers
*[A Joint Venture of Job Training of Greater
Nebraska and Six Nebraska Community Colleges]*

**PHYSICAL CHARACTERISTICS OF A
SUCCESSFUL AG ACTION CENTER**

The Agricultural Action Center concept as developed in Nebraska is an attempt to establish regional "one stop shops" to address the financial and emotional needs of rural Nebraskans. The following list of physical characteristics of an "ideal" Ag Action Center was compiled after studying the varying degrees of effectiveness exhibited by six Ag Action Centers over a three year period. While the Ag Action Center is as much a "process" as it is a place, it is still important to have a clearly identifiable Ag Action Center that is easily accessible.

1. Ag Centers should have a separate office, or offices, clearly defined as the Ag Center, although the offices may serve other purposes as well.
2. There should be signs in the parking lot, on the building, and on the office door, clearly marking the Ag Center. Farmers and others in crisis are easily dissuaded; make your office easy to locate.
3. Attempt to locate the office away from high traffic administrative areas. A corner of a shop building, or down a quiet hallway near a side door is preferred.
4. The Ag Center should provide for confidential interviewing/counseling space.
5. The office should be arranged so as to avoid confrontational, across-the-desk, seating.

Who Should be Enrolled?

Because farm dislocation often affects whole families, some programs stress the need to serve the whole family unit. If several members of a family are interested in retraining services, such as a husband, wife, and adult children, they all can be enrolled at the same time. Usually it is most effective to have a single case manager work with all the family member clients, although in situations where there is significant conflict between family members, having different case managers work with different family members can be desirable. Even if not all family members are interested in employment and training services, many programs still encourage case managers to work with as many family members as possible, providing services such as informal counseling and referrals to those who are not enrolled.

Other Strategies for Successful Intake/Enrollment

Flexible Schedules. In general, farmers and ranchers are not accustomed to operating within a nine-to-five schedule. Especially during the early stages of the service process, many programs have found that it is important for outreach workers to have flexible schedules that allow them to meet with farm and ranch families during morning or evening hours. This is particularly true for programs serving at-risk farmers still working on the farm, who during certain times of the year work long hours.

Make Paperwork as "User-Friendly" As Possible. Often farmers and ranchers have negative connotations with paperwork gained from years of having to complete complicated paperwork for lenders. Experienced outreach workers/case managers make the following recommendations for reducing "paperwork anxiety:"

- Streamline paperwork as much as possible, particularly paperwork associated with eligibility determination.
- Reassure clients that you and they will fill out the forms together; they will not be left with a large stack of intimidating forms to complete all on their own.

"If you want to meet with a farmer during spring planting, you better call before six in the morning or after eleven at night, because the rest of the time he or she will be out in the fields. During calving season, ranch families often work around the clock for days on end."

Case Manager

Case Management

Many programs have found that case management, a highly individualized approach to service delivery, is a key element in working effectively with farmers and ranchers. A variety of social service programs have found that participants who receive case management are especially likely to remain in the program, attain their stated goals, and rate the program highly. Although programs vary in their approach to case management services, we can identify some common features that make these services useful to farmers and ranchers.

"Our case manager understood what it feels like to give up something you've worked for. We were down on ourselves, and she told us 'you're as good as the next person . . . with your capabilities and willingness to work, you can do anything you set your minds to.' We always looked forward to seeing her. Without her we could not have started a new life the way we did."

Key Features of Case Management for Farmers and Ranchers

One staff person — who may be called the case manager, counselor, client specialist, or a similar title — is assigned to each participating farmer to serve as the main point of contact throughout the farmer's involvement in the program. The case manager directly delivers many services, such as assessment, counseling, and job search assistance. (The case manager may also have been the outreach worker for that farmer.) He or she coordinates all other needed services, providing referrals as needed, and is responsible for regularly checking on the client's progress. Some case managers continue to keep in touch with the client even after he or she has been placed in a job and is formally discharged from the program.

Services are highly individualized. The case manager ensures that all services, from assessment through job search, are tailored to the individual's needs and interests. The program is designed to "fit the farmer" rather than requiring that the farmer "fit the program."

The case manager forms a trusting personal relationship with the farmer. Contact is frequent and often takes place on the farm. Clients usually feel they can discuss a wide range of personal, financial, and career issues with the case manager. Ideally, case managers, like outreach workers, have farming backgrounds and therefore a personal basis for understanding their clients' lifestyle and struggles.

Caseloads are smaller than for most employment and training clients. In order to maintain the needed intensity of contact, many programs have found that small caseloads (such as twenty to thirty clients) are desirable.

"The case manager and the staff were the most important parts of the program; they were always there, encouraging, and helping with anything our family needed."

**Example: Case Management
as an Expanded Form of
Pre-Employment Training
[Farm/Works, Iowa]**

Farm/Works provides case management for farmers and ranchers through an expanded use of the service category "Pre-Employment Training" (PET). In addition to the standard PET training in job search, resume writing, and interviewing skills, extensive on-the-farm counseling and referrals to other services are offered. Clients can be enrolled in PET for up to six months, and even this is extended sometimes if a client needs more time to prepare for training or a job search.

Most services are provided by the case manager on the farm. These include outreach, enrollment, assessment, counseling, referrals, and placement in training. Clients need to come to the office only for formal assessments that require the office computer, and occasionally for resume preparation or job placement assistance.

The case manager works with all family members who wish to participate. Staff believe that family members are affected by problems on the farm and also by the services that the program will provide to any one member. Although most family members do not formally enroll, they may still receive counseling and referrals.

"The staff helped us break through the perception that farming is all we can do, and all we'll ever be is 'just farmers'."

Variations in the Design of Case Management Services

As for any service, programs need to tailor their design of case management to the particular needs of their clients, the abilities of staff, and the funds they have available. Varying approaches to case management can be successful. For example:

Caseloads can vary depending on clients' needs. Many programs have found that farmers vary greatly in their levels of need for counseling and support. While some clients need a long period of pre-employment support, others are ready to begin training or a job search relatively quickly, and do not require intensive case management.

Staff continuity cannot always be maintained, but disruptions can be minimized. Sometimes having a single individual provide all services to a particular client is not in the best interests of the client. Some staff are equally skilled at outreach work and at case management, while others are more effective if they specialize in one or the other. An excellent outreach worker may not be knowledgeable about all aspects of the training and job placement system. If it becomes necessary for a client to work with different individuals, staff can take steps to minimize disruptions for this client. The outreach worker may be present, for example, at the client's first meeting with the case manager or other specialist, to make introductions and set the client at ease. Both outreach workers and case managers should maintain detailed case notes on each client, to ease the transition if a change in staff becomes necessary.

**Example: Different Case Management
Approaches Within One State**

*[Agriculture Community in Transition,
Lemmon/Mobridge and Watertown Career
Learning Centers, South Dakota]*

Due to a combination of differences in population density and differences in the skills of outreach workers, ACT uses slightly varied case management models in two parts of the state. The two outreach workers/case managers in the very sparsely populated northwestern region do almost all of their work with clients on the farm or ranch. Although these case managers are based in Career Learning Center (CLC) offices, farmers rarely set foot in their "local" office — which may be more than an hour's drive away. Both of these outreach workers have training and experience helping clients with career counseling and job search skills such as resume writing, and feel comfortable providing these services.

In the more densely populated eastern part of the state, however, clients generally live within relatively close proximity to their local CLC. The outreach worker in this region doesn't have training in career counseling or job search skills, so he refers farmers needing help in these areas to Career Specialists at the CLC.

One-to-one case management is not always the rule. Although a one-to-one staff-client relationship is usually the preferred approach to case management, some programs conduct case management in teams. An advantage of this approach is that if one staff person leaves the program or is temporarily unavailable, continuity is maintained for the client through other team members. One program established two-person case management teams, including a representative from each of the two key agencies (the Job Service and the Agricultural Mediation Service) working together on the project. This arrangement brought together two different kinds of expertise useful to the participating farmers.

"The supportive staff helped build my self-esteem. . . . Once last year I was in the hospital for surgery, and the counselor was there to help — he got me a tuition reimbursement for that semester of school."

"The Farm Specialist was the best part of the program . . . he helped me out whenever I needed him, and he even went with me to the school to learn about programs."

Case managers' schedules may need to vary, and should be as flexible as possible. Experienced case managers comment that services for farmers cannot be provided on a standard 9 to 5 schedule. Many case managers spend several days a week on the road, visiting clients on their farms. Workers who cover large service areas often try to maintain regular hours — even if only a few hours per week — at each of their various offices, so that clients know when they can be reached. A car phone also is helpful.

"I could talk with my case manager about anything — family matters, farm matters, school, and finances."

Confidentiality Issues for Case Managers

Staff in any kind of social service program need to be conscious of protecting the confidentiality of their clients and follow standard confidentiality rules such as not talking about clients with anyone outside of the agency without the client's written permission. Farmers and ranchers, however, often place a particularly high value on their privacy, and case managers working with them need to be aware of additional confidentiality issues that can arise. This is especially true in small communities where everyone knows everyone, including the people who work in the post office. The following are some tips on confidentiality from experienced case managers:

- ⇒ Send all correspondence in plain envelopes, with the address hand-written rather than typed.
- ⇒ Use your home rather than office address for the return.
- ⇒ Because some people in rural areas are on party telephone lines, be careful about what you discuss on the phone.
- ⇒ If you run into a client in another context, such as at the grocery store or at a social event, take your cues from them as to whether they want to acknowledge that you know each other or not. Expect that they will not want to talk to you about anything connected with their involvement in your program if there is anyone else within ear-shot.

Assessment and Service Planning

Assessment and service planning are important parts of the process by which services are tailored to an individual farmer or rancher. While the basic steps are similar to those carried out for other dislocated workers, some special considerations arise in making the process both comfortable and useful for farmers. Because assessment and service planning usually occur immediately after enrollment (and frequently begin, on an informal basis, before the farmer officially enrolls) they also are part of the farmer's orientation to the program and the staff. Below we discuss the typical activities involved with assessment and service planning, and describe strategies for making these activities helpful for farmers.

Assessment and Service Planning Activities

Components of assessment and service planning for farmers and ranchers may include:

Informal assessment of farm status, needs for supportive services, and interests. The first few meetings with a farmer are a critical opportunity for the outreach worker or case manager. Especially important at this stage is identifying any immediate needs for services such as emergency assistance (food, clothing, utility payments), or legal, health care, or mental health services. Also, gaining a general sense of the family's employment goals and barriers to employment is helpful for focusing the remainder of the assessment.

Assessment of vocational skills and basic skills. A baseline measurement of skills gives case managers and clients guidance about possible training choices and career directions. Detailed descriptions of the most commonly used instruments for assessing basic and vocational skills and vocational aptitudes are included in the other documents (see the Resource List at the end of this guide). One of the most important elements of this assessment for farmers and ranchers is helping identify their transferable skills.

Exploration of career preferences and values.

For clients for whom informal discussion and self-exploration are not sufficient to establish clear goals, more structured instruments are available. The documents listed in the Resource List also provide information on these.

Development of service plan. This is a process of matching a plan of action to the results of the assessment. Supportive services, career goals, farm management goals, and education and training plans should be addressed to match the client's needs. Usually this plan is developed over the course of several interactive meetings between the client and the case manager.

Tailoring Assessment and Service Planning to Farmers and Ranchers

Outreach workers and case managers experienced in the conduct of assessments for farmers and ranchers offer the following tips:

Conduct as much of the assessment process as possible at the farm, in informal conversation, before proceeding to formal or group testing. Farmers often are uncomfortable with tests, and tests that have to be taken in an office as part of a group can be particularly anxiety-producing. To make the process more comfortable, some programs emphasize the use of assessment instruments that can be taken on the farm, either by hand or with a portable computer. If the farmer needs (or the program requires) more extensive assessment, one strategy is to delay this assessment until the farmer has become more comfortable with the program. If group testing is necessary, case managers can provide counseling and preparation to help reduce the client's anxiety.

Match the choice of tests to the individual, and explain to the farmer your choice of tests. Staff should know a good deal about the client, his or her needs, interests, and skills, before suggesting formal assessments for that individual. Individuals who already have a strong preference for a particular occupation and who possess some skills or experience relevant to the occupation (or who want to remain on the farm), may not need as much formal assessment as someone who is not as certain about goals.

"My husband and I both took some tests that our counselor asked us to take. I think the tests were more useful for me than for my husband, especially one of the tests that asked him to rate how much he would like doing this or that job. He was so depressed and his self-esteem was so low at that point that he couldn't imagine ever being able to do any job other than farming, much less like it."

Conduct a thorough assessment of transferable skills. A client who has worked on a farm or ranch for years often is unaware that he or she has many skills that are transferable to off-the-farm occupations. The assessment process should include a thorough inventory of the individual's responsibilities and experiences on the farm and a discussion of their relevance to generic job skills. This list of skills can then become the basis for identifying a variety of career options that the farmer may have considered beyond his or her reach.

"My case manager helped me see that all the things I've done on the farm — keeping the books, buying supplies, negotiating with lenders, taking care of livestock, even raising the kids — involve skills that I can use in other jobs."

Example: Checklist for Identifying Skills
*[Career Learning Center, Watertown,
South Dakota]*

The Watertown Career Learning Center developed a thorough checklist, covering many of the skills used in farming and ranching, that is useful both as an assessment tool and for developing resumes. Clients who complete the checklist, marking all of the skills they have used in their farm or ranch experience, often are surprised at the number of skills they have. The list covers a wide range of skills in the following categories: agronomy/horticulture, animals/livestock, community, domestic, equipment, management, sales/marketing, and trade skills. The complete checklist is contained in Attachment C, and can be reproduced for your use.

Use the assessment process to build confidence.

Farmers who have lost or are in the process of losing a farm often come into an employment and training program with an acute sense of failure and badly battered self-esteem. All aspects of the service process should be designed to help farmers regain confidence and a belief that they can accomplish their goals, and assessment can play an especially important role in this regard. A thorough assessment of a farmer's abilities, transferable skills, and interests can help him or her get beyond common limiting attitudes such as "All I can do is farm, and I'm a failure at that," and form the basis for more effective service planning.

Keep the farmer actively involved in service planning. A client should feel that the plan is his or her own. One program requires that participants research jobs and training options that are of interest to them before the final meeting with the assessment specialist. This gives the participant full input into the service plan, enhancing motivation.

Creative service planning may be required to accommodate a farmer's special situation. When the client is an at-risk farmer who wishes to remain on the farm, services may need to be designed in a way that helps the family generate outside income while also maintaining the farm. Part-time schooling and part-time jobs may be suggested for the farmer; partial help with legal fees or health care costs are examples of ways to ease financial crises or make it possible for the income earner(s) of the family to enroll in training.

**Example: A Comprehensive
Assessment Process**

[Agricultural Action Centers, Nebraska]

A key feature of the Ag Action Centers is the extensive assessment they offer farmers, which is provided through a week-long process that alternates testing with interviews and counseling. Prior to this assessment, the outreach worker has already completed a financial evaluation, which assists the client in deciding whether to stay in farming, leave, or augment farm income with off-farm employment. The results of both the financial evaluation and the assessment are compiled in a client assessment narrative and used as a basis for developing the service plan; in many cases the narrative identifies specific courses and forms of assistance.

continued on next page

During the week-long assessment, several clients may be going through the process at the same time, but most activities still are conducted on a one-to-one basis with assessment specialists working with individual clients. The assessment begins with an extensive discussion of the participant's current situation and tentative goals, covering topics such as his or her:

- ⇒ current state of mind;
- ⇒ basic financial situation;
- ⇒ goals regarding farming (whether to continue farming and seek off-farm earnings to help support the farm or whether to leave farming altogether); and
- ⇒ tentative preferences regarding either pursuing training or looking for a job immediately.

After this informal assessment, participants work on a career interest inventory, such as the COPS, which most people find fairly non-intimidating. Next usually follows an aptitude test such as the Nebraska job skills test or the GATB. As counselors begin to get a picture of farmers' interests, aptitudes, and objectives, they work with participants on choosing career paths and training options. Participants interview employers and workers over the phone, asking them about their jobs and employment prospects. They also investigate colleges and courses in the area.

In this example, and in the other client examples throughout the rest of this guide, names and identifying information have been changed to protect client confidentiality.

One Farmer's Experiences with Assessment

As part of the assessment conducted by a dislocated farmer program, Paul took a standard aptitude test. He was disappointed with the results, which said his strongest skills were in farm management and that his best job opportunities outside farming were in low-skill production and manufacturing. On his own, Paul sought out more comprehensive assessment offered by the local community college. Through this assessment, Paul learned that he had aptitudes and transferable skills that applied to the field of mortuary science (a career possibility he hadn't considered before the assessment). Ultimately he enrolled in a degree program in this field.

Job Search and Placement Assistance

For any client, the primary goal of participating in an employment and training program is finding a job. JTPA programs have developed a variety of activities to assist with this process, including training in job search skills (such as identifying job leads and interviewing skills), help preparing job search tools such as resumes and cover letters, and referrals to specific employers or job openings. A few programs also help pay for expenses that a client incurs when relocating for a job.

Some farmer participants are interested in and ready for immediate employment, and move quickly from service planning into job search. Others find that, in order to qualify for jobs that pay adequate wages, they need to participate in retraining (issues associated with retraining are described later in this guide). Participants who go through retraining usually receive help with their job search after training, although some training institutions have strong placement programs and their students do not need additional help.

Typically, job search assistance services do not need to be much different from the way they are provided to other dislocated workers in order to be responsive to the needs of farmers and ranchers. Many programs find that issues that are crucial in the early stages of a farmer's participation in a program, such as who provides services and where, are not as critical for later services. Farmers who have gone through intake, assessment, and service planning usually have become comfortable with the concept of participating in an employment and training program and tend to function quite well without extraordinary assistance in the later stages of the program. There are still a few considerations about the design of job search assistance services for programs to take into account, however, that can make these activities most useful for farmers and ranchers. These considerations, as well as suggestions for tailoring some specific service components, are described below.

Tailoring Basic Readjustment Services

As with other services, most programs find that **farmers respond best to individualized services**. For other dislocated workers, programs often provide some or all elements of help with job search in a group setting, such as workshops in career counseling or job search techniques, or job clubs (groups of job seekers formed for mutual support and networking). Farmers, however, usually prefer to receive this kind of assistance on a one-to-one basis.

Who provides assistance with job search and placement usually is not critical, as long as it is someone who is knowledgeable about farmers. In some programs, these services are provided by the case manager, often on the farm as part of visits that also include counseling or referrals for other services. Other programs have specialists in job search skills or placement who work with all the programs' clients, including farmers. Often, a combination of these approaches is used; case managers provide services in which they have the appropriate skills and experience, but refer clients to other staff for specialized services. Regardless of who provides these services, however, the same considerations apply as with all other aspects of a program; staff working with farmers need to be aware of their unique circumstances, characteristics, and values.

Tips About Specific Services

- ✦ For clients in remote areas, **use the mail, fax machine, and telephone to help with activities like resume and cover letter writing.** In some programs, resume specialists do much of their work by mail and telephone so clients don't need to make long commutes into their offices.
- ✦ **Training videotapes on job search skills such as interviewing can be a helpful tool.** One program maintains a lending library of such tapes for the use of their clients.

Developing Effective Resumes for Farmers

With any worker changing careers, developing a resume that is an effective tool for seeking a job in a new field can present quite a challenge. For a dislocated farmer the challenge can be even greater because most of his or her experience will have been on the farm. Even for farmers who have had off-farm jobs, such employment often has been part-time or temporary. The following are a few strategies that programs have used to create resumes for farmers:

- ⇒ **Emphasize transferable skills** — do a thorough inventory of the skills that the farmer has used in farming (the checklist in Attachment C can be used for this purpose) and analyze ways that these skills can translate into other marketable skills. The boxed example below illustrates how skills used in farming can be restated as skills that are relevant in other careers.
- ⇒ **Consider using the functional rather than chronological resume format.** As with any worker changing careers, for a farmer a resume usually will be stronger if it emphasizes relevant skills and training rather than merely listing jobs in chronological order.
- ⇒ **Do a thorough inventory of skills and experience gained through community experience, and include what is relevant.** Farmers often volunteer in a variety of community organizations, gaining skills and experience that are relevant to paying jobs.

**Example: Translating Farm
Skills Into Job Skills**
*[Career Planning and Placement Center,
Iowa Southwestern Community College]*

EXPERIENCE AS FARMER		TRANSLATED AS JOB SKILLS
Buying and selling farm products	↔	Decision making and financial planning
Budgeting for farm and home	↔	Budgeting for many kinds of operations Record keeping, in charge of cash flow
Borrowing money	↔	Financial planning
Purchasing farm equipment	↔	Money management
Running errands	↔	Ability to follow detailed instructions Expert at managing variety of responsibilities simultaneously
Doing taxes, bookkeeping	↔	Computer expert, record keeping
Helping with discussions about what and when to plant/harvest/sell	↔	Decision making/dealing with the unexpected Time management expert
Planting/harvesting	↔	Large equipment operator

Relocation Assistance

Although many farmers feel very attached to the communities in which they have been farming, many rural areas offer few job opportunities. Relocation can dramatically improve a client's chance of becoming economically self-

sufficient. Some programs contribute towards the cost of looking for jobs in other areas, and others also help pay for expenses associated with moving once the client has secured a job in the new location. Typically amounts between \$500 and \$1000 are provided to cover costs such as gas, moving vans, and renters' security deposits for clients who are lacking other means to pay for these.

Example: Farmers Who Received Job Search and Relocation Assistance

After thirty years of operating their cattle ranch, Jim and Bonnie realized they could no longer survive in ranching. They were willing to leave their rural community, with its scarcity of jobs, and find jobs in a bigger city, but they did not know how to begin their job search. Their spirits were bolstered once they met a counselor from the program for dislocated farmers and ranchers. She visited them frequently on their farm, gave them vocational tests, suggested kinds of jobs they might apply for, advised them on their resumes and job hunting techniques, and built up their confidence in their abilities and hope for their future.

Prior to moving, Jim and Bonnie mailed out resumes and applications to many employers in the city they wanted to move to. After interviews with several organizations, they were hired by the city's largest hospital, an employer they had targeted because it offered the best benefit package in the area. The program contributed \$500 to help defray moving expenses. Jim and Bonnie are pleased with their jobs, find the work far easier than ranching, and credit the program with getting them on their feet.

Retraining

While some dislocated farmers seek job placements after receiving counseling and job search assistance only, most find that they need retraining in order to obtain jobs with adequate wages and opportunities for advancement. As for all EDWAA participants, retraining services for farmers and ranchers include classroom occupational training, on-the-job training, basic skills training, and entrepreneurial training. Retraining services that have been designed to respond effectively to the needs of dislocated workers in general also will be useful and appropriate for farmers and ranchers with very little modification. In the sections that follow, we briefly discuss each type of retraining, describing its utility for farmers and considerations that are relevant in tailoring the service to meet the needs of farmers. We also include examples of farmers and ranchers who received retraining services, which illustrate the wide range of training that can be useful.

Classroom Occupational Training

Farmers and ranchers often are excellent candidates for classroom training because of their high levels of motivation and self-discipline and become "model students." Farmers and ranchers often face several challenges associated with classroom training, however, that program staff need to be aware of when exploring options with clients. These challenges, and ways to address them, are described below, as are some other issues related to classroom training.

Strategies to Meet Farmers' Challenges to Classroom Training

Like other students who are past college age, a major barrier for farmers to classroom training often can be attitudinal; they may have concerns about their ability to succeed in school after having been out of school for a long time. In addition to informal counseling and the confidence-building that are part of case management and a thorough assessment process, another strategy to help alleviate these fears is having clients spend time at training institutions; possible activities include meeting with advisors, visiting classes, talking

with instructors and students (especially other farmer students), and becoming familiar with the career placement services offered by the college.

Farmers and ranchers are used to being outdoors, doing physical work, and the prospect of sitting in a classroom and doing school work may seem foreign and unappealing. Again, counseling by case managers and spending time in a school setting can help farmers become more comfortable with the idea of attending school.

Another common barrier for all rural residents is that retraining programs may not be available in the local area and the farmer may need to either commute a long distance or relocate temporarily. To provide information about training in a wide range of fields, programs often maintain extensive libraries of catalogs from training institutions throughout the state and in neighboring states for clients to use in researching options. Also, farmers rarely can afford to relocate their whole families, and may welcome counseling assistance from case managers in making decisions about whether to take on the burden of commuting long distances or to relocate.

To find jobs that pay good wages farmers often need to pursue long-term training programs. JTPA programs have limits (usually one or two years) on the length of training that they will subsidize. Some programs pay for training up to the maximum limit for farmers. Others look for funding from other sources (such as those described earlier in Section 2) to enable farmers to participate in training beyond JTPA limits (for examples, four-year degree programs).

Developing Special Training Programs

Usually existing courses can be identified that serve farmers' needs. Occasionally, however, the need may arise for a particular course that is not currently available. One program in a remote area with few local training resources worked with an Adult Education instructor to develop a course specifically for five rancher clients who had expressed an interest in computer training. The course taught the basics of the software packages most often requested by employers (Lotus, D-Base, and Word Perfect), and emphasized practical information rather than theory.

Examples: Classroom Occupational Training

Returning to School After Many Years Away

Jessica lost her farm several years after her husband's death. She had been interested in the human services field since working as a nurses' aide thirty years earlier. A counselor with the program for farmers and ranchers directed her to the Human Services Technology Program at the nearest vocational-technical college, and provided funding for tuition, books, and mileage. Based on field placements and part-time jobs, Jessica decided her goal was to become an Activities Director at a nursing home or senior center. She finished an eleven-month course in nine months, and has contacted the nursing homes in the area, several of which have expressed an interest in hiring her.

Training Leading to a Job That Accommodates a Farmer's Schedule

Mitchell and his wife wanted to keep their farm, which was breaking even and providing a place to live, but they needed off-farm jobs to cover other living expenses for their family of five. Mitchell had worked in the past at a corn processing plant and was interested in pursuing a career in industrial services. A counselor at the farmers and ranchers' program helped him enroll in a one-year industrial services program at the nearest vocational technical school, and arranged to cover the costs of tuition, books, and mileage.

Mitchell sent out resumes three weeks before graduation and received four job offers. He currently works as an oxide mill operator, earning \$10 per hour and receiving medical and dental coverage, a pension plan, and vacation and sick time. He works forty hours per week from Friday night through Tuesday, leaving him several days each week to farm.

continued on next page

***Training in a Career That Builds on
Knowledge of Farming***

When Lewis lost his farm he worked for a while at seasonal laboring jobs, but had a desire to go to college and become qualified to work as an agricultural lender. He was uncertain that he could handle college, but a case manager from the farmers' and ranchers' program (who himself had left farming and gone back to school) convinced him to pursue a two-year associates' degree in agribusiness. Lewis easily completed the schooling with support from the program for tuition, books, and mileage. His wife supported the family during this time with her work as a bookkeeper. Lewis found a job shortly after graduation as a loan officer, and a year later was hired as assistant vice president by a bank close to his home.

On-the-Job-Training

On-the-job training positions, established by contractual arrangement between the employer and the program, sometimes can work well for farmers. Some farmers either do not want or cannot afford to return to school. Farmers often have existing skills that can be built upon through on-the-job training. The primary barrier to on-the-job training is the scarcity of jobs in most rural areas, particularly jobs that pay well. Because of this lack of jobs, finding high-quality on-the-job training placements can require a lot of effort by case managers and clients, but when such placements are found they can be very useful for meeting farmers' needs.

As with all JTPA clients, on-the-job placements for farmers need to be carefully selected and monitored to ensure that the client is being well trained and is progressing as expected. The duration of the training period and the wage subsidy offered by the program should be based on the quantity and quality of skills that the employee is expected to gain.

Example: On-the-Job Training Position That Accommodates a Farmer's Schedule

When Frank's farm was in trouble, he became interested in retraining but felt that college was not an option for him because he could not afford the time away from the farm and his family. Staff of the program for farmers and ranchers suggested a training program for medical technicians offered by the state psychiatric hospital. This was a special six-month course set up by the hospital on a one-time basis, and included both classroom and on-the-job training. The farmers and ranchers program treated the course as on-the-job training and paid for a portion of the wages Frank received during the six-month period.

Frank now has a full-time job at the hospital. Frank enjoys the job and, although wages are not high, he appreciates the health benefits, since he had been paying his family's insurance costs out-of-pocket. He also likes the flexibility of the job, which permits him to work his 40-hour work week in three days during the planting season, freeing four days for work on the farm.

Entrepreneurial Training

Since farmers have experience managing their own farms, and are used to being their "own bosses," they are often promising candidates for entrepreneurial training. Many farmers and ranchers have skills and resources that lend themselves to small businesses. Job creation through microbusiness enterprises is one of the more promising solutions to reversing decline in rural areas.

Any new business effort faces a myriad of obstacles, especially in a weak economy. Even a successful effort may do no better than break even by the end of the first year. Farmers wanting to start new businesses can face some significant obstacles, including difficulties getting loans for

start-up capital and the pressure of immediate financial needs. Entrepreneurial training by itself is not likely to be successful unless accompanied by a range of supports, especially loans for start-up capital. Although not all of these services can be provided using JTPA funds, some programs for farmers and ranchers have been successful in enhancing services available to clients by collaborating with other organizations interested in revitalizing local economies by helping entrepreneurs. Helpful components of assistance for entrepreneurs can include:

- ⇒ courses in Small Business Management, often available at local colleges;
- ⇒ short-term occupational training in relevant fields or hobbies (automotive science, farm machinery repair, crafts);
- ⇒ workshops on entrepreneurship presented by business consultants, or by panels of experts speaking on various aspects of starting a business, including financial, legal, and marketing activities;
- ⇒ one-on-one work with counselors or instructors on development of business plans;
- ⇒ description of examples of successful family-based businesses that might be especially appropriate for farmers, and presentations by successful small business entrepreneurs;
- ⇒ start-up loan fund;
- ⇒ assistance with marketing surveys, employee recruitment and hiring, and accounting in the early stages of start-up; and
- ⇒ access to office support services such as telephones, computers, copy machines.

**Example: Collaborating with A
Foundation to Help Entrepreneurs**
*[Farm Project, Southwest Minnesota
Private Industry Council]*

Farm Project staff found that early attempts to help participants become entrepreneurs rarely got off the ground, primarily due to a lack of start-up capital. Staff turned to a local foundation that has economic development goals to set up a loan fund for dislocated farmers embarking on starting a small business. The Farm Project then informed small business management and farm management instructors that these funds were available to farmers with good business plans. About 12 participants were recruited this way, and additional participants were recruited through advertising and distribution of brochures.

The program started off with a series of informational meetings on "Starting a Small Business." Participants received resource lists, ideas for family-based businesses and alternative farm incomes, and a copy of a guide to starting a business. Those who were still interested began working intensively with the case manager who had set up the program. He worked with them on submitting applications for start-up loans as soon as their business plans were ready, and shepherded their applications through the process. He arranged for tuition payment for enrollment in small business management classes and followed up on clients' progress.

Types of businesses that were started by participants include:

- ⇨ an all-natural lawn and garden fertilizer;
- ⇨ mixed candy and nut sales;
- ⇨ wholesale embroidery for sports teams and school logos;
- ⇨ dried flowers and gifts;
- ⇨ farm equipment repair and service; and
- ⇨ printing services.

Examples: Farmers and Ranchers Who Have Started New Businesses

Industrial Embroidery

Janet came to the program looking for a way to generate additional income when her farm was in trouble. The program covered tuition costs for a one-semester small business management course. With her instructor, Janet developed a business plan and marketing strategy for an industrial embroidery shop. She also received program funds to attend a three-day conference of industrial embroidery professionals where she was trained to use new software for her machine. She now has more requests for work than she can handle. She has contracts from across the country, including one to embroider the sports emblems for a semi-professional basketball team. She has been able to buy more machines and hire several local people for part-time help.

Automotive Repair

Carl and his wife Joan wanted to keep their farm but could not make ends meet, even with Joan's salary as a schoolteacher and Carl's tractor repair shop. Carl eventually had to close the shop due to lack of business, and he decided he wanted to open a business that was less specialized. With the help of the program for farmers and ranchers, he entered a degree program in automotive science, which included a small business management component. He borrowed \$2800 from a friend to cover his start-up costs and, while still in school, he went to "every automotive sale I could find" and purchased equipment at a discount. After earning his degree he leased a building in a downtown location and has quickly built up his business. After less than a year he is earning a profit and producing income to help support his family. Joan continues to teach full-time and helps with paperwork at the automotive shop, where Carl has also hired another employee. Carl and Joan have kept their farm and do farm work in the evenings.

continued on next page

Saddle Making/Repair

Glenn knew when he sold his ranch that he wanted to open a saddle repair business, because he had always done his own repair work as a rancher, and had a general knowledge of leather craft. The farmers and ranchers program agreed to cover his tuition for an intensive saddle making/repair training program, which involved one-on-one training 12 hours a day for five weeks. To improve his chances of succeeding as an entrepreneur, the program also required that he take a two-week business management course before enrolling in the saddle school. Glenn had a good relationship with his bank and was able to obtain a business start-up loan without difficulty. He takes orders for making new saddles, which require six weeks to fill, as well as keeping busy on a daily basis with repair work. He now has enough customers to generate the income his family needs.

Basic Skills Training

The challenges associated with basic skills training for farmers are the same as for other dislocated workers: conducting a thorough assessment to identify basic skills deficits that might impede success in classroom training or a job, and remediating those deficits in ways that are most appropriate and efficient for adults. Most programs refer farmers needing basic skills training to existing services offered through adult education or local community colleges.

Example: Combining Basic Skills and Occupational Training

Derek had been farming all his life when he was forced to give it up after disease destroyed all his livestock. He was about to apply for a maintenance job when program staff convinced him he could benefit from retraining. He was interested in hydraulics, but was not confident that he could complete the 18-month course. His assessment indicated he needed remedial math training.

With encouragement from his counselor and the instructor, and with his expenses covered, Derek gained confidence and performed extremely well in school. He took math remediation during the summer. He received several job offers from fluid power companies, and accepted a job as a salesperson, starting at \$24,000 a year with full benefits.

Supportive Services

Distressed farmers and ranchers are more likely to successfully complete training and find jobs if they and their families receive a range of supports during this time. Farmers who have recently lost their farms or are at risk of losing them typically enter employment and training programs with a complex set of financial, legal, medical, and mental health problems that may interfere with their training and job search. Dislocated farmers and ranchers have special needs for supportive services for the following reasons:

- ⇒ Farmers do not have the resources to support themselves during retraining that other dislocated workers often have, such as unemployment insurance, COBRA (continuation of medical benefits), and severance packages.
- ⇒ Farmers rarely receive government benefits such as AFDC, Food Stamps, and Pell Grants, even when their incomes are below subsistence level, either because they are reluctant to apply or because they have assets (such as land) that disqualify them.
- ⇒ Often, by the time they enroll in a training program farmers have no funds left on which to live, having spent all savings on efforts to save the farm, such as legal fees and paying off large debts. They may need to take out a loan even to pay for books and travel to school.
- ⇒ Because most farmers and ranchers live in remote rural areas, transportation expenses for classroom training can be prohibitive. Some farmers commute to schools that are more than a hundred miles from their home.
- ⇒ Farmers and their families often urgently need medical services. Farmers usually discontinue health insurance when money is scarce, and many families have accumulated a number of untreated health problems by the time they enroll in training.

- ⇒ Many farmers also need mental health services in order to move ahead with retraining or a job search. Farm families in economic distress sometimes experience problems such as marital stress, severe depression, spouse and child abuse, and substance abuse. Farmers may be unwilling to take advantage of, or ineligible for, low cost mental health services in their communities.

Programs often find that funds available for supportive services are scarce, relative to the level of need. Some programs maintain a flexible policy with respect to these services, tailoring them to individual circumstances and exceeding per client spending caps in emergencies. Programs may try to stretch scarce resources by delivering supportive services in several ways:

- ⇒ **Referrals** to free or low-cost services in the community for which farmers and ranchers are eligible. To be effective, referrals should be accompanied by follow-up from the case manager or counselor to ensure that the client is receiving the needed assistance.
- ⇒ **Assistance with applications** for benefits for which clients are eligible. Case managers can increase farmers' access to benefits such as Food Stamps, emergency utility assistance, or Pell Grants by helping them overcome their reluctance to apply and assisting them with paperwork.
- ⇒ **Direct services** delivered by program staff. Qualified case managers or program specialists may be able to provide clients with counseling on mental health problems and technical advice on financial and legal matters. Of course, severe problems require referrals.
- ⇒ **Allowances**, usually up to a per client cap, for the cost of services needed to remain in training or search for a job. Most programs place highest priority on covering the costs of transportation and books and equipment needed for training. Some programs also pay limited reimbursements for the costs of child care, medical care, legal assistance, or mental health care.

- ⇒ **Needs-Related Payments.** For participants who have little or no other source of income support, some programs provide weekly payments to cover basic living costs. One program provides up to \$75 per week, with an additional \$10 per dependent available to larger families. Limited funds usually necessitate that these payments be restricted to clients with the most severe needs.

Programs often find that they can be generous in their provision of support services only at the cost of reducing the number of clients served. Some programs choose to make this tradeoff and provide enhanced supportive services, however, because they believe it results in better outcomes for those farmers who do participate.

**Example: Supportive Services Policy
For Farmers and Ranchers**
[Farm/Works, Iowa SDA 7]

The Farm/Works program in Iowa's SDA 7 offers farmers and ranchers allowances of up to \$250 for each of the following services:

- ⇒ physical health;
- ⇒ mental health;
- ⇒ legal assistance; and
- ⇒ other assistance.

The program places no limit on reimbursements for transportation and approved phone calls, which include calls related to job hunting, legal services, and mental and physical health services. There is also no limit on reimbursement for books for school. For farmers who commute long distances to school, support payments may be almost as high as tuition.

A Note to State JTPA Officials

The ideas and suggestions contained in this guide are directed at a practitioner audience, and were written for individuals who have direct contact with participants. But serving the employment and training needs of farmers requires much more than "hands-on" expertise and commitment at the local level. State-level JTPA administrators and staff also are in a position to make a difference for farmers in transition. In this section, we briefly examine several areas in which state JTPA programs can support local efforts to serve farmers under EDWAA. Such areas can include:

- ⇒ Prioritizing services to farmers and ranchers as a statewide goal,
- ⇒ Providing technical assistance and training,
- ⇒ Clarifying rules and regulations,
- ⇒ Facilitating access to special funding sources,
- ⇒ Fostering coordination, and
- ⇒ Monitoring progress.

Giving Priority to Farmers

Under EDWAA, states have the option to name specific groups of dislocated workers as high priority groups for services. Clearly, a state's decision to place policy priority on farmers and ranchers must depend heavily on the level of dislocation among other occupational or demographic categories. Further, simply naming a group as a high priority group, without following up with programs and standards to ensure that the group is recruited and served, has little

impact. Nonetheless, identifying at-risk farmers as a high priority group and setting service goals for local areas is a powerful tool for increasing services to farmers, and sends a clear message to local service delivery areas.

Technical Assistance

Many local areas are limited in their ability to serve farmers because they simply lack the expertise and guidance in how to set up a program. We certainly hope that this guide will help meet that need. In addition, states can become active partners with local areas by providing technical assistance in a variety of ways. Several midwestern states, for example, provide training for specialized outreach workers, an essential element of any training program for farmers. States also can help local areas assess the need for services to farmers and ranchers. In one case a state JTPA agency analyzed data from a needs assessment survey conducted by a local area to determine how many farmers would be likely to enroll in a proposed program.

Rules and Regulations

States can also support local programs by clarifying rules and regulations. Perhaps most significantly, states can establish clear eligibility guidelines. Under EDWAA, states have great discretion in defining eligibility for farmers and ranchers. States are responsible for defining what makes a farmer or rancher at-risk of dislocation, and can specify the circumstances that accompany this status. For example, state guidelines may cite the failure to receive an operating loan or the receipt of a foreclosure notice as sufficient conditions to document a risk of dislocation, making farmers eligible for EDWAA services. These guidelines are particularly important for farmers, since farm dislocation can be a lengthy and drawn-out process with no clear point of layoff.

Some states have also facilitated services to farmers and ranchers by establishing separate eligibility procedures for this population, complete with separate forms and instructions. Such efforts can make the work of establishing farmer and rancher eligibility much easier for substate areas. Examples of the forms that one of the demonstration projects used to document eligibility for participation are included at Attachment D.

Facilitating Access to Funding

Many local areas receive such small allotments from the EDWAA formula funding sources that adding farmers to their caseloads is impractical. Although farmers are not necessarily more expensive or more hard to serve, they are not free. Either farmers must be served at the cost of other dislocated workers or more funding must be found. One state supplemented its substate formula funding by using 40% funds to serve farmers. Other states have chosen to increase the weight given to the farm and ranch hardship factor in their substate allocation formula. In one state the substate allocation formula is revised after legislative debate on an annual basis, subject to changes in farm and ranch hardship.

Fostering Coordination

States can often serve as role models for coordination at the local level by establishing good working relationships with other state agencies involved with serving farmers. These linkages can enhance in immeasurable ways all aspects of local operations, from outreach to service delivery to placement. One state JTPA agency helped advertise their efforts to serve farmers by making several presentations about their program at training sessions for Extension agents. Another state JTPA agency established ongoing contacts with state-level Legal Services and Mediation Services agencies. In a third state the Agricultural Mediation Services entered into a formal cooperative agreement with JTPA, and even received funding for referring dislocated farmers. Elsewhere, state JTPA agencies have worked with state Agricultural Departments to obtain referrals from their Farm Assistance Hot-Lines.

Monitoring Progress in Serving Farmers

States can insure that farmers are recruited and served through regular monitoring of local EDWAA programs. However, some preliminary steps may be necessary. The occupation of the current or last job held by participants should be collected and entered into the MIS so that farmers and ranchers can be distinguished from other dislocated workers (and so that farmhands, spouses and dependents

can be distinguished from farmers). The ability to track farmers can have many pay-offs, and is critical for monitoring the progress of local areas to serve this group. It is also relatively easy to implement.

The above discussion is intended to illustrate how state-level JTPA administrators can play a role in launching or supporting a high-quality program for farmers. Many other examples exist of how states can enhance, or in some cases undermine, local efforts to assist farmers. We urge staff at all levels of the JTPA system to contact their counterparts in other states for information about how best to design, implement, and refine an effective service strategy for farmers.

Resource List

Contact information for projects described in this guide:

EDWAA FARMERS AND RANCHERS DEMONSTRATION PROJECTS

Farm/Works
Iowa Department of Economic
Development
Workforce Development
200 East Grand
Des Moines, IA 50309
(515) 242-4700

Farm Project
Southwest Minnesota Private Industry
Council
1424 East College Drive
P.O. Box 3097
Marshall, MN 56258
(507) 532-4411

Farmers/Ranchers Demonstration
Job Service North Dakota
Job Training Division
1000 East Divide Avenue
Bismarck, ND 58502
(701) 224-2843

Agriculture Community in Transition (ACT)
Program
South Dakota Department of Labor
700 Governors Drive
Pierre, SD 57501
(605) 773-5017

ADDITIONAL PROJECTS

Farmers Assistance, Counseling, and
Training Program (FACTS)
9 Leasure Hall
Kansas State University
Manhattan, KS 66506-3504
(913) 532-6958

Gamm Vocational Training Program
P.O. Box 170
LaBelle, MO 63447
(816) 462-3222

Agriculture-in-Transition Program
Job Training of Greater Nebraska
State Department of Labor
941 "O" Street, Suite 500
Lincoln, NE 68508
(402) 471-3181

Farm Project
Western Wisconsin Private Industry
Council
402 N. 8th Street, Third Floor
P.O. Box 2908
LaCrosse, WI 54602-2908
(608) 785-9936

ANOTHER REPORT FROM THE FARMERS AND RANCHERS DEMONSTRATION

Serving Dislocated Farmers: An Evaluation of the EDWAA Farmers and Ranchers Demonstration (1994)

This document reports the findings of the evaluation of the EDWAA Farmers and Ranchers Demonstration, including analyses of trends in farm and ranch dislocation, and of quantitative data on participant characteristics, services, and outcomes. The report also includes assessments of the implementation results of the four demonstration projects and of four supplementary case studies, and conclusions and recommendations for the Department of Labor.

For information about obtaining this report, contact:

Office of Policy and Research,
U.S. Department of Labor
Employment and Training Administration
200 Constitution Avenue, NW
Washington, DC 20210
(202) 219-7664

or

Publications Department
Berkeley Planning Associates
440 Grand Avenue, Suite 500
Oakland, CA 94610
(510) 465-7884

OTHER RELEVANT DOCUMENTS

A Guide to Well-Developed Services for Dislocated Workers (1993)

Prepared by Social Policy Research Associates, Berkeley Planning Associates, and SRI International for the U.S. Department of Labor. Available from the Department of Labor at the above address.

A project funded by the U.S. Department of Labor currently is preparing a Technical Assistance Guide on case management and assessment services. For more information on this document, contact the Department of Labor at the above address.

SELECTED TITLES RELATED TO FARMING AND RANCHING

CASE STUDIES

Farming is in Our Blood: Farm Families in Economic Crisis

Author: Paul C. Rosenblatt

Publisher: Ames, Iowa: Iowa State University Press, 1990

This work uses case studies of several farm families to illustrate the current problems facing agricultural communities.

Breaking Hard Ground: Stories of the Minnesota Farm Advocates

Editor: Dianna Hunter

Publisher: Duluth, Minnesota: Holy Cow! Press, 1990

These case studies of small Minnesota farms in financial distress include descriptions of legal assistance provided by the Minnesota Farm Advocates Program.

AUTOBIOGRAPHIES

Dino, Godzilla and the Pigs: My Life on Our Missouri Hog Farm

Author: Mary E. Fricke

Publisher: New York: Soho Press, 1993

This unromanticized account of life on a Missouri farm addresses the dangers of modern farming and the stress caused by long, hard work days and unpredictable weather.

The Road to My Farm

Author: Nora Janssen Seton

Publisher: New York: Viking, 1993

Seton describes her experiences over several decades of operating a New England farm.

Forged Under the Sun - Forjada Bajo el Sol: The Life of Maria Elena Lucas

Author: Maria E. Lucas; Fran L. Buss, editor

Publisher: Ann Arbor, Michigan: University of Michigan Press, 1993

Lucas, from a Mexican-American migrant farm family in the Rio Grande Valley, recounts the difficulties of being a migrant worker in Texas and then in an Illinois farming community. She also describes her experiences organizing for the United Farmworkers Union.

FICTION

The Bones of Plenty

Author: Lois Phillips Hudson

Publisher: Boston: Little, Brown & Company, 1962

This novel follows a North Dakotan farm family in the 1930s, whose struggles during the Great Depression offer many parallels to the problems in farming today.

Jasmine

Author: Bharati Mukherjee

Publisher: New York: Fawcett Crest, 1989

In this novel, the challenges facing farmers and rural communities are described from the unique perspective of an exiled Hindu woman who relocates to a small town in Iowa.

The Incubator Ballroom: A Novella and Four Short Stories

Author: John Rolfe Gardiner

Publisher: New York: Knopf, Random House distributor, 1991

Several of the stories in this collection concern contemporary farm life in Virginia.

Inheriting the Land: Contemporary Voices from the Midwest

Editors: Mark Vinz and Thom Tammaro

Publisher: Minneapolis, Minnesota: University of Minnesota Press, 1993

"Remember the Flowers," by Paul Gruchow, is a short memoir that contrasts the author's idyllic memories of growing up on a farm and his father's life operating the farm with the harsher realities of farming today. The rest of this collection features an assortment of short fiction, nonfiction, and poetry written by Midwesterners, illustrating different perspectives on rural life.

ESSAYS

Dakota

Author: Kathleen Norris

Publisher: New York: Ticknor & Fields, 1993

Norris describes life in a small town on the Great Plains, particularly the heritage, religion, language, and landscape of the Dakotas. Several essays specifically address the economic challenges currently facing farmers, ranchers, and rural agricultural communities.

ATTACHMENT A

Farmer Retraining Survey

**West Central, Western, and
Southwestern Wisconsin Private
Industry Councils**

FARMER RETRAINING SURVEY

If you are a farmer (or a member of a farm family or a farm hand) who has left farming in the last year or have plans to leave farming in the next year, WE NEED TO HEAR FROM YOU! The information given in this survey will help us to obtain the resources needed to provide employment and training assistance to you and your family. Each member of the family 18 years and older who is affected by the farm closing should complete a survey form. If you need additional forms, please contact the person(s) who gave this to you or call 1-800-PIC-JOBS.

Name _____ Telephone _____ Date Completed _____

Address _____ City _____ State _____ Zip _____ County _____

Mark your response number on the line

____(1) Age

1. 18-21
2. 22-34
3. 35-44
4. 45-54
5. 55-62
6. 62 and over

____(2) Family Status

1. Dependent children
2. No dependent children

____(3) Earnings Status

1. One Wage earner in family
2. Other wage earner in family

____(4) Sex

1. Male
2. Female

____(5) Military Service

1. WW II Veteran
2. Korean Era Veteran
3. Vietnam Era Veteran
4. Operation Desert Shield/Storm
5. Other
6. None

____(6) Race/Ethnic

1. White, not Hispanic
2. Black, not Hispanic
3. American Indian
4. Asian/Pacific Islander
5. Hispanic

____(7) Disability or Handicap

That YOU Think Might Interfere With Obtaining/ Keeping A New Job

1. Yes (specify _____)
2. No
3. Not sure (specify _____)

____(8) Education

1. Less than High School
2. GED
3. High School Grad
4. Some College Courses
5. Technical College, Diploma
6. College Grad (Bachelors)
7. Graduate Degree

____(9) When did (will) you leave farming?

1. No longer farm since _____ (yr.)
2. Will no longer farm after _____
3. Have been thinking of leaving, but still not sure when

____(10) Leaving farming will

- affect how many members of your family?
1. 1 (myself)
 2. 2 (including myself)
 3. 3 (including myself)
 4. 4 (including myself)
 5. 5 or more (including myself)

____(11) Why did (are) you leave (leaving) farming?

1. Unable to obtain capital necessary to continue operation
2. Filing of a petition for bankruptcy, or adjudicated bankruptcy
3. Foreclosure or notice of foreclosure
4. Outstanding payments on a loan necessary for farm operation
5. Other reason(s) (specify) _____

____(12) If no longer farming, are you currently employed?

1. yes
2. no

(13) Are you interested in assistance to identify a new job or career area? (circle answer) YES NO

(14) Are you interested in going to school for job training? (circle answer) YES NO

(15) Will you need financial assistance to attend training? (circle answer) YES NO

(16) If I pursue short or long term training, I would need assistance with (check all that apply):

- a. _____ Day care expenses for a family member.
- b. _____ Mileage reimbursement.
- c. _____ Family living expenses.
- e. _____ Other (specify) _____

(17) I think I may have trouble finding a new job because: (check all that apply)

- a. _____ I do not have a high school diploma.
- b. _____ My skills are outdated.
- c. _____ I never did well in school and may have trouble learning new skills.
- d. _____ I am uneasy filling out applications and I have problems selling myself in job interviews.
- e. _____ Employers are looking for younger workers.
- f. _____ I am not sure what other jobs I can do.
- g. _____ Other (specify, i.e. "I've been my own boss for so long (in farming) that it would be difficult for me to work for another person (employer).") _____

(18) Please indicate if these areas are a concern to you or your family now or possibly in the future. (circle answer)

a. Financial/Credit issues YES NO b. Health Insurance/Medical YES NO

c. Stress/Family Concerns YES NO d. Other (specify) _____

FARMER RETRAINING SURVEY SKILLS ASSESSMENT

Sample Focus Group - Potential Dislocated Farmers - Vernon County

PURPOSE: In order to design a program that might truly help you as you leave farming, we need to know more about what skills you may have obtained from your education and work experience. This information will be used to match your skills with the skills needed in the work force.

PAST WORK HISTORY/EDUCATION/TRAINING:

1. List the job titles you have had in the past (other than farmer), if any.
a. _____ b. _____
c. _____ d. _____
2. List any licenses, certificates, degrees or formal apprenticeship you have had (ex: certified nursing assistant or chauffeur's license)
a. _____ b. _____
c. _____ d. _____
3. List other skills that you might have that are not indicated above, like hobbies, volunteer work, other work experience.
a. _____ b. _____
c. _____ d. _____

SKILLS ASSESSMENT:

Please check the skills that you have even if you do not use them in your current work (be it farming or other). Place a checkmark next to all of the skills you have. Do not overestimate your skills since the data will be used to determine the extent of the need for services.

4. Math skills - take TABE
5. Reading skills - take TABE
6. Communication Skills
 - a. _____ Can speak and understand work instructions in English.
 - b. _____ Can communicate verbally with co-workers and supervisors to solve problems and make decisions.
 - c. _____ Can communicate with customers in person or over the telephone.
 - d. _____ Have received training on working in teams and group communication.
 - e. _____ Able to verbally present new ideas or suggestions in employee/staff meetings.
 - f. _____ Have experience in making formal presentations at staff meetings.
 - g. _____ Have experience in making presentations or speeches such as sales talks, community meetings, etc.

Specific Work Skills:

7. Maintenance Skills
 - a. _____ Can perform mechanical repairs on plant machinery.
 - b. _____ Can perform electrical repairs on plant machinery.
 - c. _____ Can perform electrical repairs on CNC (computer operated) machinery.
 - d. _____ Can perform preventative maintenance on plant machinery.
 - e. _____ Can perform sheet metal working functions.
 - f. _____ Can perform maintenance and repair on heating, cooling and ventilation equipment.
8. Machine Operation and Welding
 - a. _____ Can operate several computer-operated machines.
 - b. _____ Can operate several mechanical machines.
 - c. _____ Can operate one computer-operated (CNC) machine to do my job.
 - d. _____ Can operate one specific mechanical machine to do my job.
 - e. _____ Can read blueprints and other schematic instructions.
 - f. _____ Can perform set-up operation on one or two types of machinery.
 - g. _____ Can perform set-up operation on several machines.
 - h. _____ Have welding experience. Types of welding: _____

9 Tools

- a. ☐ Can use a combination of hand tools and manual dexterity for assembly or repair tasks
- b. ☐ Can use power tools for assembly tasks.
- c. ☐ Can use power tools for wood or metal construction tasks
- d. ☐ Have basic tool and die making experience.
- e. ☐ Have tool and die making/design experience and/or credentials

10 Inspection

- a. ☐ Have experience using micrometers, caliper and other measurement tools.
- b. ☐ Have experience in visual inspection techniques.

11. Material Handling

- a. ☐ Can operate a forklift truck.
- b. ☐ Can operate an overhead crane.
- c. ☐ Can operate other material moving/handling equipment.
- d. ☐ Have a valid commercial truck drivers license.
- e. ☐ Can drive a straight truck.
- f. ☐ Can drive a semi-truck.

12. Construction skills and experience in:

- a. ☐ Carpentry
- b. ☐ Exterior or interior painting
- c. ☐ Drywall
- d. ☐ Masonry or cement finishing
- e. ☐ Electrical wiring
- f. ☐ Roofing
- g. ☐ Landscaping
- h. ☐ Other (specify) _____

13. Computer/Office Equipment

- a. ☐ Can type at least 40 wpm and use an office calculator.
- b. ☐ Have basic keyboarding skills.
- c. ☐ Can use word processing software.
- d. ☐ Can use spreadsheet, accounting software.
- e. ☐ Can use desktop publishing, graphics software.
- f. ☐ Can use software (CAD/CAM) for design functions.
- g. ☐ Understand computer functions and can do basic programming.
- h. ☐ Can do complex programming and develop new software.

14. Service Skills

- a. ☐ Can operate a computerized cash register and make change.
- b. ☐ Can work with the public in service or retail settings.
- c. ☐ Can use verbal and non-verbal skills to sell items.
- d. ☐ Can work in stressful, deadline-oriented situations.
- e. ☐ Have experience providing personal care in health care setting.

PROGRAM SERVICES:

15. If you had to choose today, pick the ONE direction you would like to take (We realize that your plans and goals may change, but we hope to get a general sense of which services will be the most needed)

- a. ☐ Find immediate employment

Job Search Skills/Job Search Assistance
Job Placement Assistance - On-the-Job Training
Relocation or Out-of-Area Job Search Assistance

- b. ☐ Enroll in a short-term training/skill updating program while looking for a job.

Short term training/skill updating - One or two classes or special courses to provide updated training to improve your chances of employment. (Usually less than 6 months)

- c. ☐ Enroll in long-term training (one to two-year program).

Classroom training - Academic training provided (usually at technical college) which may be short term or a one-to two-year degree program

- d. ☐ Seek retirement benefits and leave the workforce

ATTACHMENT B

Client Stories

by Andrea Dupree

These stories are fictionalized accounts of the real-life experiences of farmer and rancher employment and training clients. Names and details have been changed to preserve confidentiality and for editorial purposes. In some cases the stories of several individual participants have been combined into a single narrative. The circumstances and events described in these stories, however, are real.

Louise and John: Making a New Life In a New Place

Louise would sometimes get sentimental because she'd look around at our land, our home and our cows and feel all the history that was there. I guess the idea of so many generations of Hensons on our land made us feel safe and at peace. Even during the Great Depression, my father and his father farmed the land. So I guess I inherited farmer blood. Louise loved that about me; she said things like, "John, I'm so lucky to have married the best farmer in the county." That always made me stop and smile and love her even more. To us, we were just part of a longer story that would continue with our children, and their children, and go on forever. We didn't expect that even blood and history couldn't save us from changing times.

The first few loans made sense to us because we could see where they were going and what they were doing. The banks really pushed for them too, sometimes even offering us more than we asked for. And with those offers came dreams and temptations. New equipment. Better equipment. A new shed for the hay, a new tractor for the fields. We were happy; the bank was happy; even the cows were happy. But, when things started changing, the cows were the only ones smiling. They were lucky enough not to know what the bank and I knew.

Prices were falling all over the countryside. At the milk co-op, Sam started offering us less and less for our milk, saying it was just like oil and we should expect the rise and fall. Well, we knew ups and downs before, but we had never seen prices quite so "down" for quite

so long. I began to worry that there was nothing but downs to look forward to. But everyone else in town seemed to be doing okay, so I didn't talk to anyone about it.



Louise thought it was her fault, but it wasn't, really. She had this way of taking the blame for everything that went bad but not taking credit for the good things. She needed the surgery right around the time our second loan defaulted. But the bank was making noise about foreclosure before we even received our first hospital bill. I thought about selling the equipment we had bought with the loans, but that would have left us with nothing but debt. And the idea of nothing scared me more than anything ever had.

That's why Louise's illness hurt me so bad. It got me from two different sides, it was that strong. First of all, I had terrible visions of her dying, leaving me in the world all alone. I left her in the hands of God and trusted He would be good to us. But the other thing, the thing that made things even worse, hit me when the hospital people told me the cost of her surgery. I experienced a helplessness like I'd never known before. We had nowhere near enough money, and so many notes we owed on already. It was at that moment that I made a solemn vow to work harder, to be a better farmer, and make everything alright.



When Louise recovered from surgery, I thought things would turn for the better. Once she came back, though, there was a new kind of darkness in our home.

Working twice as hard with nothing to show for it, I started feeling more and more tired, more and more heavy. I think that Louise was trying extra hard to show that she believed in me, because she never once complained. A few times, though, I looked at her and knew I saw fear in her eyes. I had no idea what she had tucked away in her top dresser drawer, and it took me hitting rock bottom to find out.

Rock bottom — that was the day we heard that they were foreclosing on the Jacobsens up the road. The FmHA was calling in their loans and putting their farm up for auction. I couldn't believe it. The pit in my stomach was more than just a pit. It made me double over in pain, it felt so real. Looking back now, I know it was at that very instant that I realized we were going to lose the farm.

I felt like my father and my grandfather were looking down at me from above, trying to pull me back up. I felt their force, and I was scared. I was so scared that I kneeled down, right there in the middle of our barn, and I prayed. I don't know how long I was there, but I came to when Louise tapped my shoulder and stood next to me, her hand resting on my shoulder. She was holding a newspaper clipping; it was tattered and faded (I found out later that she had hidden it in her drawer for months, waiting to get the courage to show it to me). She began reading it to me, telling me about a program in a neighboring town that was helping farmers in trouble. She looked at me, I saw the tears in her eyes, and I knew we had to call them.

I couldn't help but feel a little too proud to meet him. Talking about it with anyone, let alone strangers, just made my failure more real to me. I remember

distinctly the queasy feeling in my belly when his car pulled up to our house. I squeezed Louise's hand extra hard to keep myself from running and hiding somewhere out in the fields.

I was so surprised when we actually came face to face. Ed was a farmer if I ever met one, and had been in the dairy business before working for the program. He told us about how we were not unusual. The failure of the farming industry was not the failure of the farmer, he said. He knew his stuff, too. Didn't even blink an eye when I told him how much we were losing on our cows, and how much we owed the bank. It was unbelievable to me that something so simple as saying it out loud could take so much of the weight away, like someone came and lifted it right off my shoulders. Louise must have sensed it, because she turned to me after Ed left and said, "Let your demons rest. This man understands us."



I don't know what to compare the sale to. It was like seeing my entire life gathered up and hauled away while I was forced to watch. Helpless. When they began the selling, my first instinct was to bid on my own stuff — I needed it to farm. But then, after a while, my mind went numb. Everything I ever knew, everything I had worked my whole life for was slipping away; our story was ending, just like that. It was devastating to see the tractor my father had helped me buy as a young man sitting there, up for sale, and no one offering anywhere near what it was worth to me. I felt so empty inside that every time I went to say something to Ed or Louise, nothing came out. My eyes started to sting, and before I knew it, my sight went blurry. I guess I kinda preferred not having to see clearly.

Ed and Louise stood by me, and Ed put his hand on my arm. He said "No one can ever take this away from you. As long as you have a memory, it's yours." I was silent, but I wanted to say thanks. Thanks for just talking and reminding me that what I'm watching isn't everything. There's more than just the sound of the auctioneer's voice and the disappearance of my world. He kept talking to me as I watched, telling me I could build a new life on the foundations of my old one, and that this was a turning point not a failure. The market had changed, the land had changed and now we had to rise to the occasion and change as well, he said.



Change is one thing, but imagine my surprise when Ed suggested going back to school. I thought about it for a while, but decided that I just didn't have the desire to learn a new trade. Louise said school reminded her of sitting still and she couldn't imagine doing that for very long.

I guess change had been rougher in our parts than some, because Ed said more often than not, farmers who sell their farms can find work on neighboring farms or in local business and industry. We checked around and couldn't find a single job that would keep us above water. For some reason, though, it didn't get us down. It's strange, but it seemed that after the sale we began to feel lighter about things. I didn't know why at first, but then Louise pointed out what an adventure this could be. It was obvious we were going to have to think about leaving our hometown. She got more and more excited about what she kept calling "the possibilities" and I guess I caught some of her excitement. Maybe if the kids were still at home, we wouldn't have even considered it, but we didn't feel like we had anything to lose.

Ed asked us to throw together lists of what skills we had, and we sort of laughed and said, "All we can do is farm. That's it." The funny thing was, he had a list of what he called "marketable skills" and it turned out there was more on that list we had done than hadn't! Louise had always been good with figures, and I had operated some machinery that Ed said was used all over. I got a kick out of seeing Louise's face light up each time we came to something she'd done in one way or another. I almost said, "It's okay to be proud, you deserve it," but I knew the flush and little smile was the closest she'd get to bragging. Still, her spirits changed that day in a way I had never seen before; I guess the closest thing to describing it is "she walked just a little bit taller." And myself, I had a bit of an extra spring in my step, too.

The very next day, Ed came by with some samples of how to arrange all our skills on paper — the formal "resume." We played around with some different ways of doing it, and finally came up with a form we liked. The next step, Ed said, was to find job openings that fit with what we could do. So he brought over some magazines and trade journals that focused on farming communities and we began circling ads in the classified sections that looked good. I have to admit that some of the ones we liked were so far away that my stomach did a little flip-flop at the thought; Louise just smiled and talked about our resumes going places we had never even heard of, let alone seen.

We had a whole stack of them ready: cover letters that we spent a lot of time writing and rewriting — with a little help from Ed — along with the resumes themselves addressed to places like Maine, Minnesota, and Washington. Finally putting the stamps on them and walking

them to the post office was almost like a ceremony for us. There was something kind of sacred about sending out those envelopes to people who had the power to determine our future.



When the dairy out in Oregon offered me the job as manager, Louise and I were so excited that we did a little dance around the kitchen. She said, "I'm the luckiest woman on Earth," again taking none of the credit. I told her that if it weren't for her saving the clipping about Ed and his program, we never would have known about resumes, cover letters, or the out of town jobs.

I used to hear people at church say that something good always comes out of bad. I guess I never really sat down and thought that through, mostly because it just sounded right. It took us going through all that mess to realize that home stays with you no matter where you are. For me, Louise and the kids mean "home" just like the memories of the farm and our old life do. Now, our new jobs and our new town are also home; the story is still alive, just in a different place. It can still go on forever. □

Susan: Growing Into a New Identity

When I was young, people always warned me not to be too smart. It wasn't just that I got good marks in school, but I had a curiosity about things that some people found really annoying. At first it was about my mother and all her jobs around the house. She said she could never get peace with me always asking how to do this and how to do that. But after a while I got tired of the house, and while my sisters stayed in with my mother, I'd go out and tag along after my dad and brother. They'd just roll their eyes and sigh at question after question, Why do the flowers hide sometimes? Why does the corn grow all lined up like that? Why are the pigs doing that? I talked about someday being a "pig and plant doctor" who would help all the farmers in the County. That's when my sisters would giggle and my brother'd say "Oh, boy." My parents would look at each other, shake their heads, and tell me that if I was too smart, I'd never find myself a decent husband.

I still remember the day — tenth grade biology — that Kyle walked up to me, grinned one of his grins, and asked if I'd be his lab partner. He said he wanted the smartest person in the class to be his partner, and gave me a wink that made my heart nearly stop. I not only fell for him that instant, but I practically killed myself running home to report the entire story to my parents and sisters. The strongest, most handsome guy in school must certainly be considered "decent" in their book, and he liked me because I was smart. All that aside, I didn't say or even think "I told you so" on my wedding day. Mostly because, to me and everyone else there, I was now "Kyle's wife," not "Smart

Susie" who dreamed of being a plant and animal doctor. And at that moment, all things considered, that was just fine with me.



We married in the early '70s, right out of high school, which I'd have to say started us off on the right foot. Ask any of the farmers around here about the '70s and they'll tell you those were the best of times. The banks practically courted us, making our spirits bloom every spring with the flowers. That's when we went in to get our operating loans, the money for the seeds, fertilizer, and materials for planting. You had to borrow money to make money — that was the cycle — and the gamble part of it, the part that said "What if you can't pay back the loan after the fall?" never really occurred to us. The bank acted like it didn't occur to them either. Those were lucky years for farmers.

Land like ours was priceless: we had 400 acres of fertile plains, just flowing with row after row of wheat and corn. The land wasn't the only thing with a rich harvest, either; Kyle and I had two gorgeous little girls and talked about having more. As my role grew from "wife" to "wife and mother," I was so busy I kind of lost track of things between Kyle and me. I think he did, too. We were so wrapped up in what I guess was prosperity and good fortune, that we completely forgot about how sugar-coated times make everything else seem as sweet — even our marriage.



There were a lot of things that I could have noticed earlier about Kyle. Going back to the beginning, as Kyle's lab partner, I

could have noticed that he was only fun when the going was good. I could have noticed the way the color drained from his face whenever we had to dissect frogs or handle insects; how when things weren't pretty, I'd find myself alone, in the lab, doing all of the work without him. I never would have guessed that dead frogs and ugly little bugs weren't the only things that made Kyle turn pale. They weren't the only things that could make him disappear.

It was spring of '85 when the bank stopped looking forward to our visits. It wasn't only us, either, but every other farmer in the area. It started with subtle hints, like they would offer us less money or at such high rates that we had to cut back our operating budget. We had to cut back all around, stop living so high off the hog. It wasn't easy, but we made it through for a couple years by tightening our belts and working twice as hard. I hardly knew Kyle at all during those years. He was either out working or just a blank, empty soul who lived in our home — there was nothing there. The girls knew what was going on, too, and I think they were scared. When he came in from working, they tried to laugh and play with him like they used to, but he would just brush them off and go sit in his chair. He'd sit there for hours, until it was time to sleep, not saying a word to anyone.

The year that the bank finally said "no" to our spring call, Kyle's face turned white as a ghost. I should have suspected more and done something to stop him — if not for my sake, for the girls'. But I didn't and he did. Leave, that is. He just got in his truck and drove away, without even a word to ease the shock. There's nothing I know of that could have prepared me for

that kind of blow. It was the kind that made you stay up all night feeling sick to your stomach: doing math, imagining miracles, denying the truth, and making yourself swear to hold on. I would usually fall asleep right around dawn, repeating to myself the names of my daughters, knowing I had to be strong for them.



Well, there was no number short of a miracle that could add up to us keeping the farm. I thought Kyle'd come back. For about three or four months, I thought he'd come back. I did as much of his work as I could, and hired a hand to do the rest. I went home every night expecting to see him, down on his knees, playing with the girls, begging my forgiveness. But it was always my sister, Sarah, who greeted me at the door, telling me the girls behaved and that no one had stopped by. No messages of any kind.

Funny how when your driving force in life — maybe your sole purpose — is to help those you love, you so often end up hurting them. Sarah told me one night that the girls missed me. They wanted their mom and dad back and asked her what they had done wrong to make us so sad. And what did they do that made Dad go away for so long? Was it because they sang so loud sometimes? If they were quieter would he come back?

I started crying right there in front of her. Something broke inside of me and I told her I decided to sell the land, keep the house. A lot of families in town were doing that; some of them were hired by the people who bought their farms, getting paid to work their own land. Maybe I could do that. I was still crying when I told her about it; I started babbling about other

things, too, things like maybe Kyle would be sending money soon. Maybe he just went off to find work, and he'd come back for us when he found it.



It was a month after I sold the land that I got the letter from Martha. She worked for the Farmer's Assistance Program and heard that I might need help. I was surprised, wondered how she got my name, and decided to call her to find out. She sounded really nice, so I felt kind of bad telling her I didn't think I needed her help. She said she couldn't tell me who gave her my name, but I suspected it was my sister Sarah. When she asked if she could stop by and talk, I said sure, why not?

I guess she noticed that things were tough for us. The house wasn't looking good at all, I guess I had let things kind of slide. The girls hadn't gotten new clothes in so long, and we were living on beans, rice and bread. I just couldn't afford much else and I was having really bad luck finding a job. Martha told me it wasn't unusual for troubles with money to cause a break up like mine and Kyle's. She also said I had rights and there was assistance available to me for these times. She told me about where to get food stamps and clothing, and about an advocacy group that could give me legal assistance.



I liked Martha straight off because, even though I felt lower than the dirt on our floors, she didn't act like I was helpless or stupid. She said a young and smart person like me should have no problem finding a job, as long as I learned the "rules of the game."

Apparently there was a whole system to job hunting that I didn't know about, which explained why I was having such bad luck. I needed a resume, I needed to learn how to interview, I needed to "sell myself as an employee." The whole thing reminded me of my school days and learning the tricks to getting good grades — it was exactly the same kind of thing.

Martha called me on my first day of work as a nurse's aide at the local hospital. I told her I was uncomfortable there because it seemed like everyone in the world knew more than me. They all knew exactly what they were doing and there I was, tagging along after them, asking questions like I was a kid again. I calculated how much I'd make in a week, and it was barely enough to make ends meet. I began to wonder if this job was really worth it. But Martha encouraged me to go on, told me not to feel bad about knowing less about nursing than people who had done it so much longer than I had. She reminded me that I was sharp, that I'd catch on, and that ends would meet one way or another.

I'm so glad I didn't give up, because after a while, something wonderful started happening. My boss and co-workers told me I was the quickest learner they'd ever come across and gave me compliments about what a great job I was doing. I got to where some of the people who trained me came to me to ask questions! And I absolutely loved it. The girls were happy because I wasn't as worried or sad anymore. In fact, I was getting an old feeling back that I hadn't had since I was a little girl — hope. I began dreaming again, dreaming about

being a nurse or even a doctor. I joked about it on the phone with Martha, but instead of laughing she got serious. She said it was completely possible for me to go back to school and get my license. She suggested I become a registered nurse if I wanted to.



When I finished my degree in nursing, I graduated top of my class. My daughters went to my graduation ceremony, and they both cried when I received my honors. I try extra hard to let my daughters know they don't have to hide their curiosity or act like they're not smart for anybody. I think they can believe that, I hope I'm living proof. They are still sad about Kyle, as I am, but they also understand that it wasn't their fault. Something inside him just gave up. He honestly must have felt he couldn't meet the challenges ahead of him.

On one level I can understand that. The school part of it was a challenge I don't think I would have met without Martha. I don't even mean just the money part of it — the Farmers Assistance Program paid for my tuition, the travel expenses to get from my home to the school (which was an hour and a half away) — but the strength I got from her belief in me. Martha never stopped to question if I'd make it, even when I doubted myself. Every time I see another family torn apart by the crisis in our community, I hope those people each find their own Marthas and their own sources of hope. Every time I forget about mine, I know I can pick up the phone, ask for Martha, and be reminded. □

Rick: Making Sacrifices to Build a Better Future

When things were at their best on the ranch, I took for granted that life would always be as great. The fields of wheat stretching as far as the eye could see; the fresh, clean air; the quiet serenity that blanketed the land — it was like a patchwork quilt that all fit together and made beautiful, perfect sense. It wasn't until the legacy was handed down to me, the next generation, that I realized exactly how much work went into that magical 2000 acres of land.



The more responsibility that shifted my way, the more admiration I felt for my father and the strength he must have had to survive. It had all seemed so easy when he ran the ranch. As he was slowly but surely "retiring" from ranching, Tracy and I were trying our hands at parenting. That part seemed right — one generation stepping down as a new one gets its start in the world — but it also left me feeling overwhelmed. Several years of drought, depressed wheat prices, and rising costs of supplies had left us with heavy debts, and the business aspects of ranching demanded more and more of my time. Things were getting bad, and my dad's getting older meant that it was all my responsibility.

More and more ranchers in the area were forced to get outside jobs to make ends meet, so when I heard about an opening in the elementary school — a position as a teacher's aide — I applied. During my interview, I mentioned that during my short time at college as a young man I had taken some education classes, and that I loved kids. They offered me the

job on the spot and I accepted on the spot. It was a 30 hour per week job that didn't pay much money. But I loved the kids and enjoyed the job, and when I was at the school, I didn't worry about the ranch or about money; in that sense, those kids probably saved my sanity. But with as many benefits as the job offered, it still didn't provide enough money to make up for hard times on the ranch.

It was beginning to look like bankruptcy. Things were bad; everything that I once looked at and saw as "freedom—" the physical vastness of the land, the waving fields of wheat — I now looked at and saw "failure." I just couldn't help but think it was my fault. My main source of joy and distraction during this time was Tracy and our three wonderful children, but they were also my main source of worry. How was I going to take care of them?

We heard about a rancher's assistance group in a nearby town that had helped some of our friends; they helped Stan find a job in the city, and paid for Mary to go back to school. Now that the ranch seemed about to go under, we decided it couldn't hurt to give them a call.

The man they sent was named Joe, and he had first-hand experience with ranches having problems. He had gone through it with his own cattle ranch and had helped many others in the area. It was hard to let a total stranger know about your failures; but there was something so matter-of-fact about him, so familiar with our situation, that it

made me feel more at ease. He stressed over and over again that we were not alone — we had no reason to feel shame. All the same, I couldn't help but feeling like it was my fault.



Joe talked with us about our situation and about possible alternatives: going back to school, relocating, finding jobs in the community, etc. The only thing I had ever done besides ranching was the teacher's aide job and there was no way we could live on that. Tracy had her hands full with the kids, and any job she could get in our community wouldn't even cover the cost of paying someone to watch the kids while she worked. I never would have imagined that at this point in my life, when everything was supposed to be settled, I would be wondering about my next step. What was I going to do, and how in the world had this happened?

The ranch would soon be gone and I felt lower than I'd ever felt before. Joe was spending a lot of time with us going over our options. We considered moving to another state; but decided we really wanted to stay in the area, close to both of our families. Then talking one day, Joe and I came up with another possibility: getting my teacher's credentials. Together we looked through the stack of materials he had in his office from every school in the state (and some neighboring states too). But then my heart sank; the nearest state college offering a teaching certificate program was 250 miles away. We couldn't afford to move to a city where neither of us had jobs, even with the program paying for my books and tuition. It seemed to be par for the course at that point — everywhere we turned seemed to be another dead end.

For the next couple of weeks, we had exhausting talks with Joe, with my parents, with Tracy's parents, and just with each other. When it was all over, we arrived at a plan, but it wasn't going to be easy. We decided that Tracy and the kids would stay with her parents while I would enroll in the credential program. Joe's program would sponsor me for tuition and books; I'd get a federal Pell Grant to pay my living expenses and a part-time job to have some money to send home.

The day I left was one of the hardest days of my life. I asked Joe to be at the bus station with us because he always seemed to know what to say, and for once in my life I was speechless. I was having the hardest time explaining what was happening to my kids. I must have looked pretty miserable because Joe came up and gave me a pat on the back and a pep talk. He reminded me that the program had agreed to pay my bus fare so I could come home every other weekend to spend time with my family; that promise was the only thing that kept me going as I hugged them all goodbye, got on the bus, and looked out the window at Tracy and the kids as the bus pulled away.



I had been to college for a couple of years as a kid, but it still felt strange. It wasn't just being in a crowded city away from the home I had known for 40 years, but also being older than most of the students and even some of the teachers. Even most of the older students were in a completely different boat. I had no interest in the most of the things most of the other students were interested in. All I cared about was graduating and going

home. One thing that eased the day-to-day loneliness was keeping busy. I was working part-time and taking an accelerated course load, and the two of those together were enough to make me forget my own name. The other saving grace was my course work — I really enjoyed hearing and reading about other people's ideas on how to be a good teacher.



I think we all appreciated each other more after the two-year separation. During my last couple of months at school, Joe sent me want ads about job openings in our region and helped me get together a resume and cover letters, so I came home to my family and to a job. I ended up teaching in the same school I went to as a boy, the very same school my two oldest now attend. I know I'm helping to fill a need in our community; our part of the state is short on teachers. But sometimes getting to a good place takes sacrifice, it takes giving up what is known to you and juggling your life around. For me, it was worth it. I'm very lucky to have found a career as fulfilling as mine is. Since the problems in ranching will probably get worse, not better, it's rewarding to know I can help the many kids who, like us, may have to look outside ranching to find their futures.□

ATTACHMENT C

Checklist of Skills Used in Farming and Ranching

**Watertown Career Learning
Center, South Dakota**

FARM SKILLS INVENTORY

AGRONOMY/HORTICULTURE

- ☐ Apply fertilizer
- ☐ Apply herbicide
- ☐ Apply insecticide
- ☐ Bulbs, mail order business
- ☐ Calculate fertilizer
- ☐ Calculate herbicide
- ☐ Calculate insecticide
- ☐ Conservation management
- ☐ Garden
- ☐ Herbs, mail order business
- ☐ Landscaping
- ☐ Shelter belt maintenance
- ☐ Take soil samples
- ☐ Tree planting
- ☐ Truck garden
- ☐ Other _____
- ☐ Other _____

ANIMALS/LIVESTOCK

- ☐ Artificial breeding
- ☐ Branding
- ☐ Calving, farrowing, etc.
- ☐ Diagnose livestock illnesses
- ☐ Figure feed rations
- ☐ Show animals
- ☐ Train animals
- ☐ Vaccinate
- ☐ Other _____

COMMUNITY

- ☐ 4-H
- ☐ American Legion
- ☐ ASCS board
- ☐ Census taker
- ☐ Chair committee
- ☐ Church board
- ☐ Co-operative board
- ☐ Election board
- ☐ Elevator board
- ☐ Extension
- ☐ FHA board
- ☐ PCA board
- ☐ School board
- ☐ Township board
- ☐ VFW
- ☐ Youth leadership
- ☐ Other _____

DOMESTIC

- ☐ Bake
- ☐ Cake decorating
- ☐ Care of children
- ☐ Care of elderly
- ☐ Care of invalids
- ☐ Care of terminally ill
- ☐ Cook
- ☐ Decorate home
- ☐ Design clothing
- ☐ Emergency medical technician
- ☐ First aid
- ☐ Housecleaning
- ☐ Menu planning
- ☐ Preserving food
- ☐ Quilting
- ☐ Sewing
- ☐ Other _____
- ☐ Other _____

EQUIPMENT

- ☐ Backhoe
- ☐ Bobcat
- ☐ Chemical applicators
- ☐ Combine
- ☐ Conveyors, elevators, augers
- ☐ Feed grinder
- ☐ Four-wheel drive tractor
- ☐ Grain dryer
- ☐ Milking equipment
- ☐ Payloader
- ☐ Road grader
- ☐ School bus
- ☐ Seed cleaner
- ☐ Semi tractor
- ☐ Snow removal
- ☐ Spray coup
- ☐ Tractor
- ☐ Trucks
- ☐ Other _____
- ☐ Other _____

MANAGEMENT SKILLS

- ☐ Accounts payable
- ☐ Accounts receivable
- ☐ Complete balance sheet
- ☐ Comply with government program, ASCS
- ☐ Custom work
- ☐ Decision making
- ☐ Determine crop rotation
- ☐ Develop cash flow projections
- ☐ General bookkeeping
- ☐ Handle correspondence
- ☐ Hire employees
- ☐ Keep production records
- ☐ Manage budget of \$ _____
- ☐ Manage household of _____ people
- ☐ Operate \$ _____ farm business
- ☐ Organize volunteers
- ☐ Payroll
- ☐ Prepare tax records
- ☐ Prepare tax returns
- ☐ Problem solving
- ☐ Supervise employees
- ☐ Supervise volunteers
- ☐ Terminate employees
- ☐ Trouble shooting
- ☐ Write checks
- ☐ Other _____
- ☐ Other _____

SALES/MARKETING

- ☐ Collect payments
- ☐ Determine discounts
- ☐ Develop advertising promotions
- ☐ Feed sales
- ☐ Insurance sales
- ☐ Promoting/advertising
- ☐ Recruit dealers
- ☐ Seed sales
- ☐ Telephone contacts/sales
- ☐ Other _____

TRADE SKILLS

- ☐ Auctioneer
- ☐ Bin building
- ☐ Building construction
- ☐ Building demolition
- ☐ Building maintenance
- ☐ Butane torch

TRADE SKILLS (continued)

- ☐ Butchering
- ☐ Carpentry
- ☐ CB radio operator
- ☐ Concrete work
- ☐ Design buildings
- ☐ Design equipment
- ☐ Dig footings
- ☐ Draw blueprints
- ☐ Electrical repair
- ☐ Electrical wiring
- ☐ Equipment maintenance
- ☐ Finishing work
- ☐ Flower arranging
- ☐ Ham radio operator
- ☐ Hunting
- ☐ Install irrigation pipes
- ☐ Install water systems
- ☐ Know cuts of meat
- ☐ Operate apple press
- ☐ Operate knitting machine
- ☐ Operate rug loom
- ☐ Operate transit and theodolite
- ☐ Overhaul engines and motors
- ☐ Painting, exterior
- ☐ Painting, interior
- ☐ Pilot
- ☐ Plumbing installation
- ☐ Plumbing repair
- ☐ Pour slabs
- ☐ Put up forms
- ☐ Read blueprints
- ☐ Roofing/shingling
- ☐ Shearing sheep
- ☐ Soldering
- ☐ Surveying
- ☐ Tailoring
- ☐ Trapping
- ☐ Wallpapering
- ☐ Weather substation
- ☐ Welding, arc
- ☐ Welding, oxyacetylene
- ☐ Woodcutting
- ☐ Woodworking
- ☐ Other _____
- ☐ Other _____
- ☐ Other _____

ATTACHMENT D

**Forms for
Documenting Farmer
Eligibility for JTPA
Titles II and III**

Iowa SDA 7

AREA VII JOB TRAINING
SELF-EMPLOYMENT STATUS DECLARATION

ETS: _____

Information on the status of your business is required in order to determine eligibility for the Job Training Partnership program.

Please consider the status of your business and check the items that apply to yourself and/or your business

I am considered:

- ☐ A sole proprietor (owner)
- ☐ A partner (in partnership with another person(s))
- ☐ A principal in a corporation (incorporated business)

The status of my business is:

- ☐ Foreclosure
- ☐ Bankruptcy
- ☐ No profit in the last 12 months
- ☐ Inability to secure the capital necessary to continue operation
- ☐ Inability to lease or rent sufficient land to continue operation

(Attach proof of any item marked)

Appropriate documentation would include:

- ☐ Self-employment profit and loss statement signed by lender, accountant or lawyer
- ☐ Letter from lender indicating availability of capital
- ☐ Foreclosure and/or bankruptcy documentation
- ☐ Letter from lender or realtor indicating availability of land to rent or lease.

Please use the space below or on back of this form to explain any information which may be considered pertinent to your self-employment situation:

I certify by this statement that my business is in a state of permanent business dissolution or is in the process of dissolution because of the reason(s) indicated. I understand that until JTPA receives verification of my business status, I will not receive any JTPA services.

Applicant Signature

Date

Head of Household Signature

Date

AREA VII JOB TRAINING
SELF-EMPLOYMENT INCOME VERIFICATION

ETS: _____

NAME: _____

Dates of Income Determination (12 month): _____ to _____

This information is strictly confidential. In case of audit questions you are liable for the information you list.

GROSS INCOME

Sale of livestock \$ _____

Sale of machinery _____

Sale of crops _____

Land contract payments _____

Payment for services _____

Sale of merchandise _____

Sale of other products _____

Other _____

Other _____

GOVERNMENT SUBSIDY PAYMENTS

A. Cost share funds _____

B. Wool or dairy payments _____

C. Commodity loans _____

D. Storage payments _____

E. Deficiency payments _____

F. Other government payments _____

G. Soil conservation payments _____

TOTAL INCOME \$ _____

OPERATION EXPENSE

Labor costs \$ _____

Cost of supplies
(e.g., fertilizer, seed, etc.) _____

Land rent costs _____

Cost of buildings
(either rent or interest) _____

Cost of machinery and equipment _____

Cost of insurance on business related
facilities, machinery and equipment _____

Cost of repairs to business
related equipment _____

Business related utilities and taxes _____

Repayment of crop commodity loans _____

Interest Payments _____

Other _____

Other _____

TOTAL EXPENSES \$ _____

I Certify that this statement represents my income for the past twelve months.

Applicant Signature

Date

Head of Household

Date

Professional's Signature, Title

Date

AREA VII JOB TRAINING
3420 UNIVERSITY AVENUE
WATERLOO, IOWA 50701
(319) 291-2546

VERIFICATION OF LACK OF LAND

Date: _____

To Whom It May Concern:

Re: _____
(Applicant's Name)

At this time I am not aware of any available farm land for rent in this area.

Signature

Title

Business

Street Address

City State Zip

Telephone Number

Employment Training Specialist

AREA VII JOB TRAINING
3420 UNIVERSITY AVENUE
WATERLOO, IOWA 50701
(319) 291-2546

DENIAL OF CREDIT

Date: _____

_____ has applied for a farm operating loan
(Applicant's Name)

at this financial institution. This individual has been denied these funds.

Signature

Title

Financial Institution

Street Address

City State Zip

Telephone Number

Employment Training Specialist

ATTACHMENT TO FARM/SELF-EMPLOYED STATEMENT

COUNTABLE INCOME:

1. Payment received for
 1. Services
 2. Merchandise
 3. Products
2. Cash received for participating in a government subsidy program.

ALLOWABLE EXPENSES

1. Cost of inventory and supplies purchased that are required for business such as items for sales or consumption and raw materials (e.g. seed, fertilizer, stock, etc.)
2. Wages, commissions & fringe benefits for employees.
3. Cost of facilities and land excluding household, in the form of rent or interest on mortgage or contract payments.
4. Cost of machinery or equipment.
5. Cost of insurance on facilities, machinery and equipment used to generate income.
6. Cost of repairs to facilities, machinery and equipment used to generate income.
7. That portion of utilities and property tax costs attributed to property and facilities used to generate income.
8. Other costs directly related to the production of income.
9. Repayment of Crop Commodity Loans received under a government subsidy program.

UNALLOWABLE EXPENSES

1. Personal expenses such as income tax payments, health & life insurance payments, contributions to IRA, personal business & entertainment expenses and personal transportation expenses.
2. Depreciation
3. Payment on the Principal of all loans except Crop Commodity loans.
4. Household expenses such as utilities, food, household insurance, charitable contributions.
5. Other costs not directly related to the production of income.

U.S. Department of Labor
Employment and Training Administration
Washington, D.C. 20210

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